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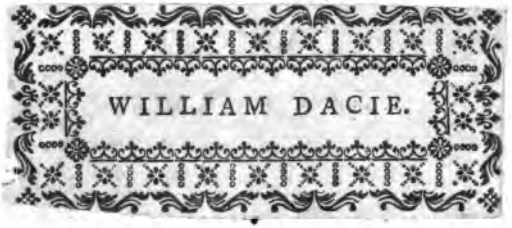
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OF

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To the HONOURABLE

Sir CHARLES PEERS,

One of the COMMISSIONERS of His MAJESTY's Cuſtoms.

SIR,

THE following Sheets being my beſt Endeavours to ſerve the Public on the Subject of BOOK-KEEPING (a Science which has already employed the Pens of very many Writers) I was unwilling, conſidering my own Obſcurity, to adventure the Attempt abroad into a cenſuring World, without the Shelter of ſome powerful Protection.

BUT

DEDICATION.

BUT having, SIR, the Honour of your Approbation, who are ſo great a Maſter of that incomparable Art, and the Advantage of letting the World know it, by a Permiſſion of laying my Work at your Feet, I cannot but rejoice at my happy Patronage, and, from ſo prevailing a Recommendation, indulge myſelf in ſome Aſſurance of Succeſs.

IF what I have therein offered has the good Fortune to prove ſerviceable to but a few, in their laudable Endeavours after ſo uſeful a Knowledge, it will be a very ſenſible Pleaſure to me, and I ſhall think my Labour well beſtowed; but if, by a more general Reception, many reap Benefit from its Inſtructions, I ſhall, as I in Juſtice ought, attribute its Succeſs to the Influence of your Honour's Great Name, and the Deference the World ſo juſtly pays to your ſuperior Judgment.

I am, SIR,

Your HONOUR'S

Moſt obedient humble Servant,

June 24,
1719.

William Webſter.

PREFACE.

HAVING formerly attempted an Abridgment of Arithmetic *with ſome Succeſs, my Inclinations led me to make a Trial on* Book-keeping. *I am very ſenſible, the Bookſellers Shelves are already loaded with Treatiſes on this Subject; but as the ſame Objection was equally ſtrong againſt my former* Eſſay, *ſo my Hopes now as much encourage me. For, as I before obſerved on* Arithmetic, *that moſt Books on that Subject being chiefly calculated for Perſons wholly ignorant (though it be almoſt impoſſible for ſuch to learn by Book) did thereby become unavoidably voluminous, and conſequently tedious: In like manner, what has been written on* Book-keeping, *as it ſeems to have been done with the ſame View, ſo it does, in a great Meaſure, carry with it the ſame Diſadvantage.*

The Reader, therefore, if prepared with ſome little general Knowledge (as all ſhould be, who look into Books for Inſtruction in Sciences) *is, by ſuch Method, too long kept from the Purpoſe with needleſs Trifles; or if altogether unacquainted with thoſe Matters (though the Work is perhaps profeſſedly intended for ſuch) inſtead of full and evident Inſtructions, he is too much bewildered in Words, and loſt in Definitions and Explanations; whilſt the Examples, inſtead of rendering (as they ought) the Rules more eaſy and intelligible by their Intricacy and complex Circumſtances, ſerve but the more to amaze and confound him.*

This

PREFACE.

This preſent Attempt, as it is ſhort and conciſe, ſo I hope it will fully anſwer its Title; and not only prove an Help to the Memories of ſuch who have been once Maſters of the Art, but alſo ſerve to explain the Matter fully to thoſe who were never yet perfect; and, if read by any wholly ignorant, be found at leaſt as plain and intelligible as the larger Volumes. Such as it is, without farther Apology (except with a former Writer on this Science for the Impropriety of Parcels, *and* Prices, *&c. Things altogether diſtinct from the true ſtating of Accompts) I make an humble Offering of it to the Public, and commit it to the Candour of the World.*

This I thought neceſſary to prefix by way of Preface to the Firſt Edition; *and all I ſhall now add is, that as I have with Pleaſure obſerved its good Reception, and have had the Satisfaction to find it approved by the beſt Judges, ſo I have reviſed it with the greateſt Care, and corrected it with the utmoſt Exactneſs, that this Publication may appear as perfect as poſſible. To which End, after the* Firſt Edition, *I a little altered the Method, by bringing all the General Directions together, that were before ſcattered, and delivering the Exemplification diſtinct, in an uninterrupted Specimen, containing a complete* Waſte-Book, Journal, *and* Ledger; *wherein is introduced a very great Variety of Inſtances; the ſeveral Difficulties and Diſtinctions of which are all along remarked and removed, by particular Notes and Explanations.*

AN

ESSAY

ON

BOOK-KEEPING.

BOOK-KEEPING is the Art of ſtating our Accompts, ſo as rightly to repreſent the Condition of our Affairs; to which End, the *Italian* Manner of Debtor and Creditor, by double Entry, is by Experience found moſt conducive; and therefore not only altogether practiſed by the *Merchant*, whoſe Buſineſs is moſt extenſive, and comprehends the greateſt Variety, but is alſo allowed the beſt Method both for the *Steward* and *publick Accomptant*.

The Books uſed in this Way of keeping Accompts are chiefly three, *viz. Waſte-book*, *Journal*, and *Ledger*; the diſtinct Service of each of which and their Dependencies one upon another, with ſome little Appendages, is the whole Art of Book-keeping, and conſequently the whole Subject of this Treatiſe.

It is true there are ſeveral other Books generally uſed in the Compting-houſe; *as an* Invoice Book, Book of Sales, *&c. But as they are all but meer Copies, ſo a Sight of them is ſufficient Inſtruction.*

To proceed then in the Method propoſed, I am firſt to ſhew the diſtinct Service, or different Uſe, of each of the three Books mentioned.

Of the Waste-Book.

And firſt, in the *Waſte-book* (or *Blotter*, as it is ſometimes called, which is ruled with a Margin, and three Columns for Pounds, Shillings and Pence) is writ down, by way of Memorandum, every Occurrence of Trade, juſt as it happens; as if, on the firſt Day of *July*, you buy a Pipe of Port-Wine for 27 *l.* ready Money; and, on the 4th, ſell to *Edward Ellis* twelve Pipes of Sherry, at 30 *l. per* Pipe, of which he pays you 70 *l.* down, and for the reſt you give him a Month's Credit; all the Form of expreſſing theſe Caſes in the *Waſte-book* is as follows, *viz.*

	July 1ſt.	*l.*	*s.*	*d*
/	Bought a Pipe of Port-Wine, for which I paid	27	00	0
	4th.			
/	Sold to *Edward Ellis* twelve Pipes of Sherry, at 30 *l. per* Pipe.			
	l. s. d.			
	Received in ready Money— 70 00 0			
	Reſt due at one Month——290 00 0			
		360	00	0

And ſo of any other Matter, as will more evidently appear from the *Waſte-book* itſelf annexed.

I am

I am very ſenſible, that in many Compting-houſes *the Method of their* Waſte-book *is very different from this here laid down; it being, according to the Practice of ſome* Book-keepers, *nothing but a rough Draught of their* Journal; *every Entrance being therein made in full Form, and the Debtor and Creditor as particularly expreſſed as in the* Journal *itſelf: but as that Manner has its Objections even in real Buſineſs, ſo in imaginary Accompts, formed only for Inſtruction, it is altogether inconſiſtent and abſurd; for if the Propoſitions are given ready ſtated, what remains for the Learner to attempt?* But to return.

Of the JOURNAL.

The ſecond Book mentioned was the *Journal*; and therein (being ruled in the ſame manner) every Caſe of the *Waſte-book* is more methodically expreſſed, with particular Mention of the proper Debtor, Creditor, and Sum of Money, in one Line, and the other Circumſtances of the Affair in another, if the Caſe be ſingle, *i. e.* have but one Debtor or Creditor; or if not ſingle, *i. e.* have more than one Debtor or Creditor, in ſo many other Lines as there are different Debtors or Creditors: thus, ſuppoſing the two Caſes before given, in the *Journal* they will ſtand as follows, *viz.*

	July 1ſt.			*l.*	*s.*	*d*
5.	Port-Wine Dr. to Caſh 27 *l.*					
2.	Paid for one Pipe			27	00	0
	4th.					
	Sundry Accompts Dr. to Sherry 360 *l.*					
2.	Caſh received in Part for 12 Pipes, at 30 *l. per* Pipe	70	00 0			
6.	*Edward Ellis*, for the reſt due at one Month	360	00 0			
3.				360	00	0

And in making theſe Journal-entries lies the chief Difficulty of Book-keeping; the Explication of which will fall more properly under the other Diviſion, wherein I am to ſhew the Dependencies of the ſeveral Books on each other. I therefore now proceed to the Uſe.

Of the Ledger.

The *Ledger* is ruled with a double Column in the Margin, one for the Month, the other for the Day; and alſo with a Column for the Folio, before thoſe for *l. s. d.*

And this Book, as it is the largeſt, ſo it is the moſt material; the other two being but Preparatives to this, which contains particular ſtated Accounts of every *Perſon* you deal with, and every *Commodity* you traffick in. Every Accompt in this Book conſiſts of two Parts, a Debtor and a Creditor; if the Accompt be of a *Perſon*, the Debtor Side ſhews what he owes you, the Creditor what you owe him; or if it be an Accompt of *Goods*, the Debtor Side ſhews what Charge you have been at for them; and the Creditor, what Returns they have made.

Note,

Note, For the ready finding any Accompt in the *Ledger*, there must be an *Alphabet* prefixed, directing to the *Folio*. See the *Ledger* annexed.

Thus much for the particular Use of each Book: I proceed to consider their Dependence upon one another.

First then, The *Case*, as was before noted, being entered into the *Waste-book* just as it occurred, the next Step is to journalize, or bring it into the *Journal*; to do which, it must be considered what Accompt to charge Debtor, and what Creditor; which being discovered by regarding this general *Rule*, *viz.*

What you receive,
or
The Person receiving, } *is Debtor.*

What you deliver,
or
The Person delivering, } *is Creditor.*

Enter it in the Form before mentioned, in describing the *Journal*; that is, the Debtor, Creditor, and Sum in one Line; and the other Particulars in so many other Lines as are necessary; inserting also in the Margin the Folios of the *Ledger*, where the Accompts mentioned are to be found, placing the Debtor Folios above, and the Creditor Folios under a Line, thus $\frac{5}{2}$; which being done, and the *Waste-book* marked with a Dash in the Margin, to signify its being journalized, you are next to post the *Case* into your *Ledger*; to do which, having opened the said Book, and found the Accompt to be

be charged Debtor, if already formed in your *Ledger*, or titled the ſaid Accompt, if not before made, firſt ſet down the Month and Day in their proper Columns; and then write as much of the Circumſtances of the Affair as one Line will contain *, beginning with the Word *To*, and the Title of the Accompt to be credited; then, having alſo inſerted the Sum in its proper place, and the referring Figure in the Folio Column, turn to the Accompt to be charged Creditor, and dating it as before, write the ſame thing, only changing the Title of the Accompt, and the Word *To* into *By*. Thus, were you to poſt the Journal-entry of the 1ſt of *July*, where *Port-Wine* is Dr. to Caſh, firſt look out the Accompt of *Port-Wine* in Folio 5, and under it on the Debtor Side write,

			Pipe	*Fol.*	*l.*	*s.*	*d.*
July	1	To Caſh paid for	1	2	27	00	00

Note, *In Accompts of Goods, where either Number, Weight, or Meaſure is conſidered, there is another Column drawn, to inſert the Quantity, as above.*

Then turning to the Accompt of *Caſh*, write on the Creditor Side,

			Fol.	*l.*	*s.*	*d.*
July	1	By Port-Wine paid for 1 Pipe ——	5	27	00	00

* Note, *That though in writing in the* Ledger *we always endeavour to make the Entry in one Line; yet in Printing, by reaſon of the Narrowneſs of the Page, we have been ſometimes forced to break that Rule.*

This

This done, return to your *Journal*; and, as a Mark that the Caſe is poſted in your *Ledger*, place a Point againſt each of the referring Figures in the Margin, thus $\frac{5}{2}$; ſee the *Journal* itſelf, or the Specimen before given; and this finiſhes the whole Proceſs of an *Accompt*.

Having thus ſhewn the diſtinct Uſe of the ſeveral Books, and their Dependance upon each other, I now come to the Explanation of a few Particulars I hinted at in the firſt Page, by the Name of Appendages, under the four following Heads:

Firſt, The Method of tranſpoſing Accompts from one Folio of the *Ledger* to another.

Secondly, The way to make a Trial-balance, or to prove the Truth of your Poſting.

Thirdly, How to draw out the real Balance of the Whole.

Fourthly, The Manner how a new Inventory is to be formed from the ſaid Balance, in order for the opening new Books.

Firſt, The Method of tranſpoſing Accompts from one Folio of the *Ledger* to another.

If at any Time an Accompt becomes ſo filled with Particulars, either on the Dr. or Cr. Side, as that there is a Neceſſity of removing it to ſome other Folio, obſerve the following Directions, *viz.*

1. If

1. If it be a *Man's Accompt*, or either of the *General Accompts* of *Stock*, *Caſh*, or *Profit* and *Loſs*, caſt up both the Dr. and Cr. Sides, and carry only the *Balance* to the *New Accompt*, by making the ſaid *New Accompt* Dr. to the *Old*, for the Difference, if the Dr. Side be heavieſt; or if the Cr. Side be heavieſt, the *Old Accompt* Dr. to the *New*.

2. If it be any *Accompt* of *Goods*, or *Ships*, &c. caſting up both Sides as before (but without conſidering the *Balance* or *Diſtance*) charge the *New Accompt* Dr. to the *Old*, for the total Quantity, and Price of the Goods bought; and the *Old Accompt* Dr. to the *New*, for the total Quantity, and Price of what is ſold: thus will the *Old Accompt* ſtand evened, and the Totals of both its Dr. and Cr. Sides juſtly appear on the *New One* opened.

Secondly, The way to make a Trial-balance, or to prove the Truth of your Poſting.

Add up all the Dr. Sides throughout the whole *Ledger* into one Total, and all the Cr. Sides into another; if both the ſaid Totals prove the ſame, the Work is certainly right: for, as no Accompt is ever charged Dr. with any Sum, but ſome other Accompt ought, at the ſame Time, to be credited with the like Value; ſo, if every Caſe be duly poſted with its double Entry, the Totals of the Dr. and Cr. Sides muſt needs agree: but if upon ſuch Trial they do not agree, and no Miſtake is made in adding, you may be aſſured you have miſſed in poſting, either by entering ſome Parcel in both Accompts on the Dr. Side, or in both on the Cr. Side; or by entering only the Dr. without the Cr.

Cr. or the Cr. without the Dr. or, laſtly, by charging the Dr. and Cr. with different Sums. And to diſcover ſuch Errors, you muſt carefully prick over your *Ledger*, that is, begin with the firſt Entry, where *Stock* is made Dr. to *John Smart*, and at the End of the Sum make a Dot, thus, (.) then turn to the Counter-part, *viz.* the Cr. in Folio 5, and make the like Mark there; and ſo proceed with every Entry, from firſt to laſt; and having, by this Means, found your Miſtake, if it be of the firſt kind, rectify it, by firſt charging the Dr. or Cr. omitted, and then diſcharging the ſuperfluous Dr. or Cr. by writing againſt it To, or By *Error* the ſame Sum: Thus, ſuppoſing the firſt Caſe, where *Caſh* is Dr. to *Andrew Smith* 30 *l.* had been entered in both Accompts on the Dr. Side, as follows:

Caſh	Dr.	Per Contra	Cr.
	l.		
To *Andrew Smith*	30		

Andrew Smith	Dr.	Per Contra	Cr.
	l.		
To Caſh	30		

To rectify this Miſtake, firſt make *Andrew Smith* Cr. by *Caſh*, as it ought to have been; and then, to take off the wrong Charge on the Dr. Side of his Accompt, write by *Error* on the Cr. Side 30 *l.* which, as it balances the Miſtake on the Dr. Side, ſo it leaves the Accompt rightly ſtated, as follows:

Cash	Dr.	Per Contra	Cr.
	l.		
To *Andrew Smith*	30		

Andrew Smith	Dr.	Per Contra	Cr.
	l.		*l.*
To Cash	30	*By Cash*	30
		By Error	30

If the Error be of the second Kind, it is adjusted by only making the Charge omitted: or if, lastly, the Fault be in charging the Dr. and Cr. with different Sums, see which is the right; if the Dr. be right, consider whether the Cr. be greater or less; if less, charge it again by the same Thing for the Deficiency; if greater, charge the Dr. of the same Accompt to *Error* for the Excess: Again, if the Sum be right on the Cr. Side, and the Dr. be wrong, observe, as before, whether the Error be too much, or too little; and accordingly, either charge it again Dr. for the Deficiency, or discharge the Excess by *Error* on the Cr. Side of the same Accompt: And thus are all Mistakes in the Merchants Books amended, without erazing, or scratching out, which is never, upon any Accompt, to be allowed.

Note, This pricking of the *Ledger*, as it will be found absolutely necessary before balancing, so the sooner it is begun the better, being the easier performed; and what is done, being marked, will not be the next Time to be repeated.

Thirdly, How to draw out the real Balance of the Whole.

To do which, you must erect one more Accompt in your *Ledger*, or rather first on a loose Sheet of Paper, by the Title of *Balance Dr. per Contra Cr.* to the

the Dr. Side of which will be brought whatever *Money*, *Goods*, or *Debts* then belong, or remain due to you; and on the Cr. Side will appear all the Debts we owe to others; and by this, and the Accompt of *Profit* and *Loſs* (which with *Stock* muſt be left open to the laſt) will all your other Accompts be evened.

For, beginning with your Accompt of *Caſh*, add up both the Dr. and Cr. Sides, that is, both the Receipts and Payments; and ſubtracting the one from the other, charge *Balance* Dr. to the ſaid Accompt of *Caſh* for the Money remaining in your Hands; ſo that *Caſh* being alſo credited by the ſaid *Accompt* of *Balance* for the ſaid Money remaining, both Sides of the Accompt will then be even; but as the *Ledger* contains Accompts of ſeveral ſorts, ſo there are other Things to be done, in order to cloſe them, beſides carrying their Remainders to *Balance*.

Firſt, In *Accompts* of *Goods* there are theſe three Varieties; 1ſt, When none are ſold, then the Accompt is evened by crediting it by *Balance* for the whole remaining, at the prime Coſt; 2d, When all are ſold, then the Accompt is balanced only by *Profit* and *Loſs*, by charging the *Goods* Dr. to that *Accompt* for the Gain, or Cr. for the Loſs; 3d, When only Part are ſold; and then firſt carry the Remainder to *Balance* at the prime Coſt, and afterwards charge the *Goods* Dr. to, or Cr. by, *Profit* and *Loſs*, for the Gain or Loſs on what are ſold.

Secondly, In *Accompts* of *Men* there are alſo three Varieties; 1ſt, When the Dr. Side is heavieſt, that is, when they owe you, then credit their Accompts by *Balance*, for the Difference; 2d, When the Cr. Side is heavieſt, that is, when you owe them, then debit their Accompts to *Balance* for the Difference; 3d, When both Sides are even, that is, when neither they owe any thing to you, nor you to them;

and then you have only to add up the Particulars on both Sides, and ſet down the Sums.

Thirdly, All ſuch *Accompts*, as *Houſe-expences*, *Charges* on *Merchandizes*, *Refuſals* of *Bargains*, &c. as they are only Particulars of irrecoverable Expences, or Diſburſements which turn to no Account, ſo they are all balanced by *Profit* and *Loſs*.

Laſtly, When all other *Accompts* are cloſed, and only *Profit* and *Loſs*, *Stock* and *Balance*, ſtand open, to cloſe them, firſt begin with *Profit* and *Loſs*; and having ſummed up both the Sides, and thereby found the Difference, that is, your clear Gains, or Increaſe of Stock, balance your *Profit* and *Loſs*, by charging it Dr. to the Accompt of *Stock* for the ſaid Sum; then alſo adding up your *Stock*, carry the *Balance*, that is, your net Eſtate, to the Cr. Side of your *Accompt* of *Balance*, which will make the Total of the ſaid Cr. Side of *Balance* exactly equal to the Total of the Dr. Side, and thereby fully prove the Truth of the whole Performance.

Fourthly, The Manner how a new Inventory is to be formed from the ſaid Balance, in order for the opening new Books.

As it is plain, from the firſt View of the Accompt of Balance, that the Particulars on the Dr. Side are the ſeveral Items or Branches of your Eſtate, and the Particulars on the Cr. Side the ſeveral Debts you owe; ſo the ſaid Particulars on the Dr. Side, muſt in your new Books be all made Drs. to *Stock*, and *Stock* Dr. to the ſeveral Particulars on the Cr. Side, thus;

Stock

Stock Dr.	Per Contra Cr.
To John Smart,	*By Caſh,*
To Samuel Eaſy,	*By Sherry,*
To Simon Noble,	*By Tobacco,*
&c.	*&c.*

Thus much by way of Theory: I now proceed to the practic Part; for as general Rules are ſeldom well underſtood without Examples, I have annexed a ſmall Sett of Books, with due Explanation; wherein I have endeavoured to introduce all the Variety I could; and though many Things, very different from what are here delivered, may happen in real Buſineſs, yet theſe well underſtood, thoſe cannot poſſibly prove Difficulties.

When a *Merchant* begins the World, the firſt Thing he does is to open his *Waſte-book*, with an Inventory of his preſent *Stock* or *Eſtate*, which conſiſts of what *Money* he has in his Hands, what *Goods* are in his Warehouſe, *&c.* and what *Debts* are owing to him; ſubjoining alſo an Accompt of what *Debts* he owes to others; the Form of which immediately follows in the firſt Page of the *Waſte-book*.

The WASTE-BOOK.

Laus Deo, *in* London, *the* 24th *of* June, 1752.

An Inventory of the Money, Goods, and Debts, belonging to me A. B. *taken this Day, as follows,* viz.

	l.	*s.*	*d.*	*l.*	*s.*	*d.*
I Have in ready Money——	10000	00	00			
Alſo 21 Pipes of Sherry, at 25*l.* 10*s.* ℔ Pipe——	535	10	00			
——30 Hhds of Tobacco, at 10*l.* ℔ Hhd ——	300	00	00			
——20 Caſks of Brandy, at 15*l.* ℔ Caſk ——	300	00	00			
—⅛ Part of the Ship *James*, coſt	200	00	00			
——*And. Smith* owes me, ℔ Note on Demand ——	30	00	00			
——*Ben. Jones* owes me, ℔ Note due *Oct.* 4th——	40	00	00			
——*Edw. Harret* owes me, ℔ Bond, at 6*l.* ℔ *Cent.*	100	00	00			
				11505	10	00

I owe as follows:

To *John Smart*, on Demand——	40	00	00			
To *Sam. Eaſy*, due 15th of *Dec.* next	10	00	00			
To *Simon Noble*——	30	00	00			
To Sir *Peter King* ——	200	00	00			
				280	00	00

And thus having made the Inventory, you next open the Journal, *and therein enter the ſeveral Particulars as they are Debtors to* Stock, *and alſo charge* Stock *Debtor to the ſeveral Perſons you are indebted to. See the* Journal.

London, *the 25th of* June, 1752. | *l.* | *s.* | *d.*

Andrew Smith has paid me in full — 30 00 00

In this first Occurrence of your Trade, it is plain, that as Andrew Smith *stands a Dr. in your* Ledger 30*l. so now, having paid you that Sum, you have no way of clearing his Accompt (without crossing it out, a Way which Merchants never use) but by giving it Credit for as much; and as* Money *is the Thing received, you therefore charge* Cash *Dr. and* Andrew Smith *Cr. as will appear more plain in the* Journal, *to which you must now, and always refer.*

27th.

Paid *John Smart*, in part — 20 00 00

This Case being just the Reverse of the former, I need only refer to the Journal.

July 1st.

Bought a Pipe of Port-Wine, for which I paid — 27 00 00

In this Case, Port-Wine *being evidently the Thing received, and* Money *the Thing parted with, it is plain, by the general Rule given P. 5. that* Port-Wine *must be charged Dr. and* Cash *Cr. I shall therefore for the future leave Things of this easy Nature without farther Explanation.*

2d.

Sold 3 Hhds of Tobacco, at 11*l.* 5*s.* ℔ Hhd for present Money — 33 15 00

4th.

Bought of *James Long* 3 Hhds of Sugar, at 19*l.* 14*s.* ℔ Hhd. *l. s. d.*

Paid ½ down — 29 11 00

Rest due on Demand — 29 11 00

59 02 00

There are two Ways to journalize this Case, viz. *either by first making the* Sugar *Dr. to* James Long *for the whole Sum, and then charging* James Long *Dr. to* Cash *for the Part paid; or (which in my Opinion is the shortest and best Method) by charging the* Sugar *at once Dr. to* Sundry Accompts, viz. *to* Cash *for the Money paid, and to* James Long *for the Remainder due.*

London, *the 4th of* July, 1752.	*l.*	*s.*	*d.*
Sold to *Edward Ellis* 12 Pipes of Sherry, at 30*l.* ℔ Pipe. *l. s. d.*			
Received in ready Money —— 70 00 00			
Reſt due at 1 Month —— 290 00 00			
	360	00	00
Here, according to the foregoing Rule, Sundry Accompts *are Dr. to* Sherry, *viz.* Caſh *for the Money received, and* Edward Ellis *for the Remainder due.*			
—— 6*th.* ——			
Lent *Simon Johnſon* upon Bond for three Months, at 6*l.* ℔ *Cent.* ℔ *Ann.* ——	200	00	00
In ſuch Caſes as theſe, ſome immediately charge the Borrower *Dr. to* Caſh *for the Principal, and to* Profit *and* Loſs, *or* Intereſt Accompt *for the Intereſt, but as the Payment may poſſibly be made either before or after the Time appointed, I think it better to charge the* Borrower *only for the Principal at the Lending, and not credit* Profit *and* Loſs, *till the Intereſt is received.*			
—— 9*th.* ——			
The Owners of the Ship *James* bring in their Accompt of Freight, which amounts to 688*l.* my ⅛ Part, which I have received, is ——	86	00	00
In this Caſe, the Money *received ariſing from the Ship* James, *it is plain, that as* Caſh *muſt be made Dr. ſo the Ship* James *muſt be charged Cr.*			
—— 12*th.* ——			
My Couſin *Kind* is dead, and has left me a Legacy of 500*l.* to be paid by the Executors *A. B.* at a Year to come ——	500	00	00
Here, as the Money is not paid down, ſo the Executors A. B. *muſt be charged Drs. to* Profit *and* Loſs.			

London, *the 15th of July*, 1752. | *l.* | *s.* | *d.*

Bought of *David Williams*, and sent as an Adventure to *Barbadoes*, in the Ship *Swift*, P. C. Capt. *Thompson* Master, consigned to *Peter Careful*, the following Goods, mark'd and number'd as in the Margin, *viz.*

	l.	*s.*	*d.*
7 Pieces of Holland, at 18*l.* ℔ Piece	126	00	0
48 Yds of Scarlet Cloth, at 22*s.* ℔ Yard	52	16	0
Paid Charges on the said Goods	7	04	0
	186	00	00

In Cases of this Nature, where the Things received are immediately sent away, there remains nothing to be charged Dr. but the Voyage; *and the Goods being bought upon Truſt, the Seller,* David Williams, *muſt be Cr.*

16*th.*

Paid as a *Premium* to *John Evans*, for inſuring 200*l.* on my aforeſaid Adventure — 10 00 00

This being plainly a farther Charge upon the Voyage, the ſaid Accompt *muſt again be charged* Dr. *and* Caſh Cr.

19*th.*

Bartered 1 Pipe of Sherry, at 32*l.* for 2 Bales of Muſlin of the ſame Value — 32 00 00

21*ſt.*

Bartered 1 5 ½ Hhds of Tobacco, at 12*l.* ℔ Hhd. for the Goods following, *viz.*

	l.	*s.*	*d.*
4 Hhds of Sugar, at 15*l.* ℔ Hhd	60	00	0
7 Pieces of Holland, at 18*l.* ℔ Piece	126	00	0
	186	00	00

London, *the 24th of* July, 1752. | *l.* | *s.* | *d.*

Bartered with *Tho. Freeman*, viz.

	l.	*s.*	*d.*			
1½ Hhd of Tobacco, at 12*l.* ℔ Hhd	18	00	0			
And 2 Pipes of Sherry, at 30*l.* ℔ Pipe	60	00	0			
				78	00	00
For 3 Pieces of Holland, at 8*l.* ℔ Piece	24	00	0			
And 42 Yds of Black Cloth, at 18*s.* ℔ Yard	37	16	0			
				61	16	00

In Cases of this Nature, where several Sorts of Goods are exchanged for several, whether their Value be equal or unequal, charge the Person *you barter with Dr. to the* Goods *you deliver, and make the* Goods *you receive Dr. to the said* Person.

August 1st.

Edward Harret is broke, and I have compounded his Debt of 100*l.* at 5*s.* ℔ Pound, the Composition received is — 25 00 00

Here, though you receive but 25l. yet, as you agreed to take it for the 100l. so you must clear Edward Harret *of the whole Debt, i. e. you must charge* Cash *Dr. for what you do receive, and* Profit and Loss *Dr. for what you abate, making* Edward Harret *Cr. by both.*

4th.

Paid my Landlord one Quarter's Rent, due at *Midsummer* last past — 20 00 00

Though Profit and Loss *might be immediately charged with this Money, yet, as a distinct* Accompt *of your* House-Expences *will be more satisfactory, so it is better to charge the said* Accompt *for all such Disbursements as they happen, balancing the* Accompt *at last by* Profit and Loss.

London, *the 7th of* August, 1752. | *l.* | *s.* | *d.*

Paid my Book-keeper his Quarter's Salary and Bill of Charges on Letters, *&c.* 25 10 0

What was afore said of Houſe-Expences, *may be here applied to* Charges of Merchandize, *which is the proper Dr. for all Payments not diſtinctly chargeable on any particular Commodity.*

8th.

J. N. No. 1 2 Shipped on board the *Suſannah* Galley, Capt. *Tho. Emerſon* Maſter, for the Accompt of *John Naſh* at *Leghorn*, the following Goods, marked and numbered as ℔ Margin, *viz.*

	l.	*s.*	*d.*
23 Yards of my own BlackCloth, at 21*s.* 6*d.* ℔ Yard	24	14	6
490 C. of Lead, at 8*l.* 16*s.* ℔ Fother, coſt	220	17	5
Cuſtom and Charges paid	2	12	6
My Commiſſion, at 2 ½ ℔ *Cent.*	6	04	1½
			254 08 6½

This Voyage not being upon your own Accompt, your Truſt is diſcharged on ſhipping the Goods; and therefore, whether they ever come to his Hands or no, you juſtly charge John Naſh *Dr. to the* Sundry Accompts, *viz. to* Black Cloth *(that Commodity having been your own, and formerly entered in your* Ledger) *to* Caſh *for the Lead and Charges; and to* Profit and Loſs *or* Accompt of Commiſſion, *for your Allowance.*

13th.

Given *George Newland*, for the Refuſal of 10 Lottery-Tickets undrawn 1 01 6

Here, as in the Caſes of Houſe-Expences *and* Charges of Merchandize, *I would adviſe the erecting an* Accompt, *under the Title of* Refuſal of Bargains, *or* Accompt of Premio, *which ſhould be charged Dr. on all ſuch Occurrences, and, like them, balanced at laſt by* Profit and Loſs.

London, *the* 18*th of* August, 1752.	*l.*	*s.*	*d.*
Bought of *George Newland* 10 oddrawn Tickets, at 9*l.* 10*s.* ℔ Ticket, for which I paid	95	00	00
26*th.*			
Received Advice from *Peter Careful* at *Barbadoes*, that he hath received my Adventure; and in return has shipped on Board the same Ship, *viz.*			
	l.	*s.*	*d.*
12 Hhds of Sugar, at 13*l.* ℔ Hhd, is	156	00	0
2 Hhds of Tamarins, at 47*l.* ℔ Hhd	94	00	0
Charges, as ℔ his Invoice, are	8	00	0
	258	00	00
In this Case, as you have an Account of your Factor's *Returns, as well as of his Disposal of your Adventure; so you have no need to charge him at all; but let one* Voyage *clear the other; make therefore the* Voyage from Barbadoes *Dr. to the Voyage thither for the Goods returned, and to your* Factor's Accompt Current *for the Money he has disbursed.*			
29*th.*			
Drawn my Bill on *John Nash*, at *Leghorn*, for 624 Dollars, at 3*l.* 4*d.* ℔ Dollar, payable to *Samuel Davis*; for Value here received, is	154	00	00
This being the same thing, as if John Nash *had himself paid you, you must charge* Cash *Dr. and* John Nash's Accompt Current *Cr.*			
September 2*d.*			
Ship *Swift* is arrived with my Goods from *Barbadoes*; Freight, Custom, and other Charges paid here, comes to	85	10	00
Sold my 12 Hhds of Sugar on the Key, at 20*l.* ℔ Hhd, for present Money	240	00	00
This Sugar being never brought home, nor entered into your Ledger, *charge the* Cash *you receive for it Dr. to the* Voyage.			

London, *the 9th of* September, 1752.	*l.*	*s.*	*d.*
Brought into my Warehouſe my 2 Hhds of Tamarins, valued at 47*l.* ℔ Hhd	94	00	00
Now let the Voyage *be cleared, by giving it Credit by the* Tamarins.			
10*th.*			
Sold my 2 Hhds of Tamarins, at 60*l.* ℔ Hhd, to *Joſeph Jenkins.*			
	l.	*s.*	*d.*
Received of him in Money	40	00	0
For the reſt he has given me Bills on the following Perſons, *viz.*			
One on *Nathaniel Vincent*, for	30	00	0
One on *Jacob James*, for	28	00	0
And one on *Thomas Sands*, for	22	00	0
	120	00	00
To prevent filling your Ledger *with Accompts of every Perſon you may have a Bill upon, or who may have one on you, erect two general Accompts, one called* Bills Receivable, *and the other* Bills Payable; *and charge the one with all the Bills you are to receive, and the other with all the Bills you are to pay.*			
12*th.*			
Frederick Van Tromp, Merchant at the *Hague*, has ſent me by the *Eagle* Sloop, *David Jones*, Maſter, to ſell for his Accompt, *viz.*			
40 Pieces of *Holland*, each 105 Ells *Flem.* and 560 Yards of *Flanders* Lace.			
Cuſtom and other Charges paid here, is	108	00	00
Here, as you have Security in your own Hands for the Money you lay out for Frederick Van Tromp, *ſo you credit an Accompt of* Goods *for his* Accompt, *and charge it Dr. to* Caſh.			

London, *the* 18*th of* Septem. 1752.	*l.*	*s.*	*d.*
Sold to *Edward Johnſon* and Company, for the Accompt of *Frederick Van Tromp*, his 40 Pieces of Holland, each 105 Ells *Flem.* at 3*s.* 4*d.* ℔ Ell, to pay at 3 Months, comes to	700	00	00
—23*d.*—			
Sold alſo *Frederick Van Tromp*'s 560 Yards of Lace, at 1*l.* 8*s.* 6*d.* ℔ Yard, for preſent Money	798	00	00
My Commiſſion for the Whole being 1498*l.* at 2½ ℔ *Cent.*	37	09	00
And now having diſpoſed of all his Goods, balance the Accompt, *by charging it Dr. to* F. V. Tromp's Accompt Current, *for what Money you have of his in your Hands, and to* F, V. Tromp's Accompt of Time, *for the Money remaining due by* Johnſon *and* Company; *both which Accompts muſt be now made in your* Ledger.—N. B. *The difference between a Man's* Accompt Current, *and his* Accompt of Time, *is explained in the* Ledger, *Fol.* 10.			
—*October* 1*ſt.*—			
Frederick Van Tromp has drawn a Bill on me, payable at 10 Days Sight to *Jonathan Emerſon*, which I have accepted; the Sum is	52	10	00
—4*th.*—			
FVT No. 1 2 3 By Order of *Frederick Van Tromp*, I have ſhipped on Board the *Sailwell*, Capt. *Evans*, Maſter, marked and numbered as ℔ Margin, three Bales of coloured *Colcheſter* Bays, containing each 40 Pieces,	*l.*	*s.*	*d.*
Prime Coſt	137	10	0
Cuſtom and other Charges	8	12	0
Due to *Tho. Millington*, for Dying	18	05	0
Due to *John Suitor*, for Packing	2	10	0
My Commiſſion on 166*l.* 17*s.* at 2½ ℔ *Cent.*	4	03	7½
	171	00	07½

London, *the* 10*th of* October, 1752.	*l.*	*s.*	*d.*
Paid *Jonathan Emerſon*, *Van Tromp*'s Bill on me	52	10	00
Paid *Thomas Millington* for dying *Van Tromp*'s Bayes	18	00	00
In this Caſe, as the Abatement on Millington's *Bill is not your own Advantage, but* Frederick Van Tromp's; *ſo you muſt not give* Profit and Loſs *Credit for it, but* Van Tromp's Accompt Current, *which was before charged Dr. with it.*			
17*th.*			
Paid *John Suter* in full, for packing *Van Tromp*'s Bayes	2	10	00
24*th.*			
Received of *Simon Johnſon* 200*l.* I lent him, with three Months Intereſt for the ſame, at 6*l.* ℔ *Cent.* ℔ *Annum.*	203	00	00
Charge Caſh *Dr. to* Simon Johnſon *for the Principal, and Dr. to* Profit and Loſs *for the Intereſt. See the Caſe,* July *the* 6*th.*			
November 2*d.*			
Agreed with my Couſin *Kind* to go his Halves in 300 Yards of Broad Cloth, at 12*s.* 6*d.* ℔ Yard; my ½ Share, which I have paid him, comes to	93	15	00
There are two Sorts of Company Accompts, *the one where your Partner has the Management, and keeps the Accompt, as in this and the next Example; and in this Kind there is no Difficulty, you having nothing to do but to charge your* Partner, *or the Goods in his Hands (which I think better) Dr. to* Caſh *for the Money you pay, and to give the ſaid* Accompt *Credit again for the Returns. The other Sort, where you yourſelf are Manager and Accomptant, will be explained by the other following Caſes.*			

London, *the* 10*th of* November, 1752.	*l.*	*s.*	*d.*
My Cousin *Kind* has brought in his Accompt of the Broad Cloth, and there appears due to me 108*l.* 10*s.* of which he pays me			
l. s. d.			
In Money — 20 00 0			
Gives me an Assignment on *John Long*, for — 10 00 0			
And for the rest gives me 5 Pieces of *Indian* Chince, valued at — 78 10 0			
—	108	10	00
— 20*th.* —			
Bought at *Lloyd*'s, in Company with my Cousin *Kind*, each ½ the Ship *Bonadventure*, for which we are to pay the Owners in 6 Days —	700	00	00
In this Case, having made the Ship Bonadventure *in Company Dr. to the* Owners, *you are next to consider how to charge your* Partner *for his ½ Share; to do which take this general Rule: Your* Partner's Accompt Current *must be made Dr. to his* Account in Company *for his Share of Goods bought; and your* Partner's Accompt in Company *Dr. to his* Accompt Current, *for his Share of Goods sold.* — N. B. *For the Difference between a* Partner's Accompt Current, *and his* Accompt in Company, *see the* Ledger, *Fol.* 11.			
— 23*d.* —			
Received of my Cousin *Kind*, his half Share of the Price of the Ship *Bonadventure* —	350	00	00
Here Cash *being made Dr. to Cousin* Kind's Accompt Current, *his* Accompt Current *will stand cleared, and his* Accompt in Company *remains Cr. as it must have been made at first, had he paid down his Share.*			
— 27*th.* —			
Paid the Owners of the Ship *Bonadventure*, in full —	700	00	00

London, *the 3d of* December, 1752. | *l.* | *s.* | *d.*

The Master of the Ship *Benadventure* has brought in his Bill of Repairs, which I have paid, amounting to ——— 36 10 00

Here, as before, having made the Ship in Company *Dr. to* Cash *for the Repairs paid, charge your Partner's* Accompt Current *Dr. to his* Accompt in Company, *for his Share.*

7th.

Stephen Dawner, James Diſſel, and myſelf, reſolving to trade together with an equal Joint-Stock, we buy of *Thomas Smother, viz.*

	l.	*s.*	*d.*
5 Hhds of Tobac. at 3*l.* 12*s.* ℔ Hhd	18	00	0
and 20 Hhds——at 2*l.* 19*s.* ℔ Hhd	59	00	0
		77	00 00

Having each of us paid down our Shares.

In this Caſe, each having paid down his Share, the Tobacco in Company *will ſtand Dr. to* Sundry Accompts, *viz. to* Cash *for your own Share, and to each of your* Partner's Accounts in Company *for their Shares.*

12th.

Sold to *Jacob Fletcher* our 5 beſt Hhds of Tobacco, at 4*l.* ℔ Hhd.

	l.	*s.*	*d*
Received of him in part———	12	00	0
Reſts due on Demand———	8	00	0
		20	00 00

In this Caſe, having given the Tobacco in Company *Credit, both by* Cash *and* Jacob Fletcher, *make both your* Partners Accompts in Company *Drs. to their* Accompts Current, *for their ſeveral Shares of the* 12*l. received, giving them no farther Credit for the other* 8*l. till* Jacob Fletcher *pays it.*

19th.

Sold our other 20 Hhds of Tobacco, at 3*l.* 10*s.* ℔ Hhd. for preſent Money ——— 70 00 00

London, *the 25th of* Decem. 1752. | *l.* | *s.* | *d.*

Jacob Fletcher has paid me in full for our Tobacco — 8 00 00

Bought 85 Tons of Logwood, at 2*l.* ℔ Ton, for preſent Money — 170 00 00

——— 30*th.* ———

J. S. No. 1 2 3 *Stephen Dawner*, *James Diſſel*, and myſelf, ſtill reſolving to trade together, we have each of us put into Company as follows (intending to make our Shares even with Money) *viz.*

	l.	*s.*	*d.*
Stephen Dawner, 50 Tons of Lead, at 8*l* 10*s* ℔ Fother	435	17	11¼
James Diſſel, 50 Pieces of Serge, at 6*l.* ℔ Piece	360	00	00
I have put in 85 Tons of Logwood at 2*l.* 10*s.* ℔ Ton	212	10	00
I have alſo paid Cuſtom, *&c.* on the ſaid Goods	42	00	00
	1050	07	11¼

All which we have ſhipped on board the *Mary* Sloop, Capt. *Evans* Maſter, conſigned to *John Stone*, Merchant, at *Marſeilles*, to ſell for our Accompt, being marked and numbered as in the Margin.

To ſtate this Caſe the beſt way is, firſt, to charge the Voyage to Marſeilles *Dr. to each Man's* Accompt Current, *for the ſeveral Goods they put into* Company, *and to* Logwood *and* Caſh, *for your own Part; and then make each of their* Accompts Current, *Dr. to their* Accompts in Company *for their ½ Shares of the whole Amount.*

——— *January 4th.* ———

Upon ſettling Accompts with *Stephen Dawner*, and *James Diſſel*, there appears due from me

	l.	*s.*	*d.*
To *Stephen Dawner*	85	15	03½
To *James Diſſel*	9	17	04¼
Which I have paid, the Whole being	95	12	07¼

London, *the* 10*th of* January, 1752. | *l.* | *s.* | *d.*

The Ship *Bonaduenture*, in which my Cousin *Kind* and myself had each a ½ Share, is unfortunately blown up, being totally destroyed, the whole Damage is ——— 736 | 10 | 00

Here, as the Loss is to be divided, so Profit *and* Loss *must be made Dr. only for your own Part, and your Cousin* Kind's Accompt in Company *Dr. for his, the* Ship in Company *Cr. by both.*

——— 15*th.* ———

Stephen Dawner, *James Dissel*, and myself, each ⅓, have bought of *Thomas Merchant*, 9 Hhds of Sugar, at 5*l.* 10*s.* ℔ Hhd, to pay at 6 Days; the Goods being in my Hands, and at my Disposal ——— 49 | 10 | 00

——— 22*d.* ———

Stephen Dawner being in the Country, *James Dissel* and myself have paid *Thomas Merchant* in full

	l.	*s.*	*d.*
James Dissel having paid ———	20	00	00
And I the rest ———	29	10	00
	49	10	00

——— 31*st.* ———

Stephen Dawner being come to Town, has evened our Accompts, by paying each of us what we had advanced for him, *viz.*

	l.	*s.*	*d.*
To *James Dissel* ———	3	10	00
To me ———	13	00	00
	16	10	00

——— *February 6th.* ———

Sold 3 Hhds of our Sugar to Sir *Nicholas Long*, at 6*l.* ℔ Hhd, to pay at 10 Days ——— 18 | 00 | 00

London, *the* 18*th of* February, 1792.	*l.*	*s.*	*d.*
Stephen Darwner hath taken to himself 2 Hhds of our Sugar, as his Share of what remains	11	00	00
When a Partner withdraws his Share, or any Part thereof, charge his Accompt in Company *Dr. to the* Goods in Company, *for what he takes.*			
17*th.*			
Received of Sir *Nicholas Long*, in full, for Sugar	18	00	00
20*th.*			
James Dissel and myself have parted the other 4 Hhds of Sugar between us; their Value, at 5*l.* 10*s.* *p*^r^ Hhd, is	22	00	00
And now, as your Partner's Accompt in Company *is to be charged Dr. to the* Sugar in Company *for his Share withdrawn (according to the foregoing Direction) so you must also charge the proper* Accompt of Sugar *Dr. to the said* Sugar in Company *for your own Part.*			

Thus having, I hope, propoſed a ſufficient Variety of Caſes, for the full Explanation of the Matter, I ſhall now end the WASTE-BOOK, and proceed to the JOURNAL, to which we have all along referred.

The JOURNAL.

Laus Deo, *in* London, *the* 24*th of* June, 1752.

Sundry Accompts Drs. to Stock, 11505 *l.* 10 *s.*

		l.	*s.*	*d.*
2	CASH in ready Money ——	10000	00	0
3	Sherry, ~~for 21 Pipes, at 25*l.* 10*s.*~~ ℔ Pipe ——	525	10	0
3	Tobac. ~~for 30 Hds. at 10*l.* ℔ Hd~~	300	00	0
3	Brandy, for 20 Casks, at 15*l.* ℔ Cask	300	00	0
3	Ship *James*, ~~for ½ Part, cost~~ ——	200	00	0
4	*And. Smith*, ℔ Note on Demand	30	00	0
4	*Ben. Jones*, ℔ Note due *Oct.* 4th	40	00	0
4	*Ed. Hatret*, ℔ Bond, at 6*l.* ℔ Cent.	100	00	0
1			11505	10 0

Stock Dr. to Sundry Accompts, 280 *l.*

		l.	*s.*	*d.*
4	To *John Smart*, on Demand ——	40	00	0
4	To *Sam. Eafy*, due 15th of *Dec.* next	60	00	0
4	To *Simon Noble* ——	30	00	0
5	To Sir *Peter King* ——	200	00	0
5			280	00 0

This done, turn to your Ledger, *and therein open Accompts for every one of these Particulars, i. e. write by way of Title, at proper Distances, in a Text-hand, first,* Stock *Dr. on the Side of the Folio, and on the other Side* Per Contra *Cr. then* Cash *Dr.* Per Contra *Cr.* &c. *and having thus titled all your Accompts, turn to the first Dr. which is* Cash, *and under it, on the Dr. Side, having first dated it, write,* To Stock *in ready Money, then insert the Folio and Sum, and turning to the Accompt of Stock, write under it on the Cr. Side,* By Cash *in ready Money; observing also the Date, Folio, and Sum, and thus proceed with all the rest; and this is what is called* Posting.

London, *the 25th of* June, 1752.	*l.*	*s.*	*d.*
2 Cash Dr. to *Andrew Smith*, 30*l.*			
4 Received of him in full	30	00	00
27th.			
4 *John Smart* Dr. to Cash 20*l.*			
2 Paid him in Part	20	00	00
July 1st.			
5 Port Wine Dr. to Cash 27*l.*			
2 Paid for 1 Pipe	27	00	00
2d.			
2 Cash Dr. to Tobacco 33*l.* 15*s.*			
3 Received for 3 Hhds, at 11*l.* 5*s.* ℔ Hhd.	33	15	00
4th.			
Sugar Dr. to Sundry Accompts 59*l.* 2*s.*			
l. *s.* *d.*			
6 To Cash paid in Part for 3 Hhds, at 19*l.* 14*s.* 29 11 0			
2			
5 To *James Long*, for the rest on Demand 29 11 0			
	59	02	00
1 Sundry Accompts Dr. to Sherry 360*l.*			
l. *s.* *d.*			
2 Cash received in Part for 12 Pipes, at 30*l.* ℔ Pipe 70 00 0			
6			
1 *Ed. Ellis*, for the rest due at 1 Month 290 00 0			
3	360	00	00
6th.			
5 *Simon Johnson* Dr. to Cash 200*l.*			
2 Lent him upon Interest, at 6*l.* ℔ *Cent.* ℔ *Ann.*	200	00	00
9th.			
2 Cash Dr. to Ship *James* 86*l.*			
3 Received for my $\frac{1}{8}$ Part of 688*l.* Freight	86	00	00
12th.			
A.B. Executors of Uncle *Kind*, Drs. to Profit and Loss 500*l.*			
5 Left me as a Legacy by my said Uncle *Kind*, to			
1 be paid at 1 Year	500	00	00

London, *the 15th of* July, 1752.

		l.	s.	d.
	Voyage to *Barbadoes* Dr. to Sundry Accompts, 186*l.*			
6	To *David Williams*, for	*l.*	*s.*	*d.*
6	7 Pieces of Holland, at 18*l.* ℔ Piece	126	00	0
	48 Yards of Scarlet Cloth, at 22*s.* ℔ Yd.	52	16	0
2	To Cash paid Charges on the said Goods	7	04	0
			186	00 00
	16th.			
6	Voyage to *Barbadoes* Dr. to Cash, 10*l.*			
2	Paid as a Premium to *John Evans*, to insure 200*l.* on my Adventure		10	00 00
	19th.			
7	Muslin Dr. to Sherry, 32*l.*			
3	For 2 Bales received in Barter for 1 Pipe		32	00 00
	21st.			
	Sundry Accompts Dr. to Tobacco, 186*l.*			
		l.	*s.*	*d.*
6	Sugar, for 4 Hhds, at 15*l.* ℔ Hhd	60	00	0
6	Holland, for 7 Pieces, at 18*l.* ℔ Piece	126	00	0
3				
	Received in Barter for 15 ½ Hhds of Tobacco		186	00 00
	24th.			
	Tho. Freeman Dr. to Sundry Accompts, 78*l.*			
7		*l.*	*s.*	*d.*
3	To Tobac. for 1 ½ Hhd, at 12*l.* ℔ Hhd	18	00	0
3	To Sherry, for 2 Pipes, at 30*l.* ℔ Pipe	60	00	0
	Delivered him in Barter		78	00 00
	Sundry Accompts Dr. to *Thom. Freeman*, 61*l.* 16*s.*	*l.*	*s.*	*d.*
6	Holland, for 3 Pieces, at 8*l.* ℔ Piece	24	00	0
7	Black Cloth, for 42 Yds. at 18*s.* ℔ Yd.	37	00	0
7	Received of him in Barter		61	16 00
	August 1st.			
	Sundry Accompts Dr. to *Edward Harret*, 100*l.*	*l.*	*s.*	*d.*
2	Cash recd. in Composition of his Debt	25	00	0
1	Profit and Loss abated him	75	00	0
4			100	00 00

London, the 4th of August, 1750. | l. | s. | d.

House Expences Dr. to Cash, 20l.
7/2 Paid a Quarter's Rent, due at *Midsummer* ——— 20 00 00

7th.

Charges of Merchandize Dr. to Cash, 25l. 10s.
7/2 Paid my Book-keeper a Quarter's Salary, and his Bill of Charges ——— 25 10 00

8th.

John Nash, of *Leghorn*, Dr. to Sundry Accompts, 254l. 8s. 6d. ½.

	l.	s.	d.			
8/7/2 To Black Cloth, for 23 Yards, at 1l. 14s. 6d. ℔ Yard ———	24	14	06			
2 To Cash, for 490 C. of Lead, at 8l. 16s. ℔ Fother, and Charges	223	09	11			
1 To Profit and Loss for my Commission	6	04	01½			
				254	08	06½

13th.

7/2 Refusal of Bargains Dr. to Cash, 1l. 1s. 6d.
Given *George Newland*, for the Refusal of 10 Tickets undrawn ——— 1 01 06

18th.

8/2 Lottery Tickets Dr. to Cash, 95l.
Paid for 10 undrawn, at 9l. 10s. ℔ Ticket ——— 95 00 00

26th.

Voyage from *Barbadoes* Dr. to Sundry Accompts, 258l.

	l.	s.	d.			
8/6 To Voyage to *Barbadoes*, for Goods returned ———	250	00	0			
8 To *Peter Careful* his Accompt Current, for Charges paid ———	8	09	0			
				258	09	

29th.

Cash Dr. to *John Nash*, of *Leghorn*, 154l.
2/8 Drawn my Bill on him for 924 Dollars, at 3s. 4d. Value here received ——— 154 00 00

London, *the 2d of* September, 1752.	*l.*	*s.*	*d.*
8 Voyage from *Barbadoes* Dr. to Cash, 85*l.* 10*s.*			
2 Paid Freight, Custom, and Charges here on my Goods arrived	85	10	00
2 Cash Dr. to Voyage from *Barbadoes*, 240*l.*			
8 Received for my 12 Hhds of Sugar, at 20*l.* ℔ Hhd	240	00	00
3d.			
8 Tamarins Dr. to Voyage from *Barbadoes*, 94*l.*			
8 For 2 Hhds, at 47*l.* ℔ Hhd	94	00	00
10th.			
Sundry Accompts Dr. to Tamarins, 120*l.*			
2 Cash received in part for 2 Hhds, at 60*l.* ℔ Hhd — *l.* 40 *s.* 00	40	00	
9 Bills receivable for 1 on *Nat. Vincent* — 30 00			
8 — 1 on *Jacob James* — 28 00			
— 1 on *Tho. Sands* — 22 00	120	00	00
12th.			
9 Goods for the Accompt of *Frederick Van Tromp*			
2 Dr, to Cash, 180*l.* 1168	189		
Paid Custom, and other Charges on them	189	00	00
18th.			
Edward Johnson and Company Dr. to Goods, for the Accompt of *Frederick Van Tromp*, 700*l.*			
9 For his 40 Pieces of Holland, each 105 Ells *Flem.*			
9 at 3*s.* 4*d.* ℔ Ell, to pay at 3 Months	700	00	00
23d.			
2 Cash Dr. to Goods for Accompt of *F. V. Tromp*,			
9 798*l.*			
Received for his 560 Yards of Lace, at 28*s.* 6*d.* ℔ Yard	798	00	00
9 Goods for Accompt of *F. V. Tromp*, Dr, to Profit			
1 and Loss, 37*l.* 9*s.*			
For my Commission, at 2½ ℔ *Cent.*	37	09	00

London, *the 1st of* October, 1752.

10 8 *Frederick Van Tromp*, his Accompt Current Dr. to Bills payable, 52*l.* 10*s.*
Accepted his Bill on me payable to *Jonathan Emerſon*, at 10 Days — 52 10 00

4th.

F. V. Tromp, his Account Current Dr. to ſundry Accompts, 171*l.* 00*s.* 7*d.* ½.

		l.	*s.*	*d.*
10 2	To Caſh, paid for 3 Bales of Bays, and Cuſtom, and Charges —	146	02	00
9	To *Thomas Millington*, for Dying	18	05	00
9	To *John Sutor*, for Packing —	2	10	00
1	To Profit and Loſs, for my Commiſſion	4	03	07½
			171	00 07½

10th.

8 Bills payable Dr. to Caſh, 52*l.* 10*s.*
1 2 Paid *Jonathan Emerſon*, *Van Tromp's* Bill on me — 52 10 00

Tho. Millington Dr. to Sundry Accompts, 18*l.* 5*s.*

		l.	*s.*	*d.*
2	To Caſh paid him —	18	00	00
10	To *F. V. Tromp's* Accom. Current abated	0	05	00
			18	05 00

17th.

John Sutor Dr. to Caſh, 2*l.* 10*s.*
9 2 Paid him in full, for packing *Van Tromp's* Bays — 2 10 00

24th.

Caſh Dr. to Sundry Accompts, 203*l.*

		l.	*s.*	*d.*
2 5	To *Sim. Johnſon*, for Principal received	200	00	00
1	To Profit and Loſs, for 3 Months Intereſt	3	00	00
			203	00 00

November 2d.

Broad Cloth in the Hands of Couſin *Kind* Dr. to
10 Caſh, 93*l.* 15*s.*
11 2 Paid him for ½ Share of 300 Yards in his Hands, at 12*s.* 6*d.* ℔ Yard — 93 15 00

	London, the 10th of November, 1752.	l.	s.	d.
	Sundry Accompts Dr. to Broad Cloth in the Hands of Couſin *Kind*, 108*l.* 10*s.*	*l.*	*s.*	*d.*
2	Caſh received in Money	20	00	00
9	Bills receivable for one on *J. Long* for	10	00	00
10	*Indian* Chince for 5 Pieces, valued at	78	10	00
			108	10	00
	20th.			
11 / 10	Ship *Bonadventure*, in Company with Couſin *Kind*, Dr. to the Owners, 700*l.* For the ſaid Ship bought at *Lloyd's*, to pay at 6 Days		700	00	00
	23*d.*			
11 / 11	Couſin *Kind*, his Accompt Current Dr. to Couſin *Kind*, his Accompt in Company, 350*l.* For his ½ Share of the Ship *Bonadventure*		350	00	00
	23*d.*			
2 / 11	Caſh Dr. to Couſin *Kind*, his Accompt Cur. 350*l.* Received of him his ½ Share of the Ship *Bonadventure*		350	00	00
	27th.			
10 / 2	Owners of the Ship *Bonadvent.* Drs. to Caſh 700*l.* Paid them in full		700	00	00
	December 3*d.*			
11 / 2	Ship *Bonadventure*, in Comp. with Couſin *Kind*, Dr. to Caſh, 36*l.* 10*s.* Paid the Maſter his Bill of Repairs		36	10	00
11 / 11	Couſin *Kind's* Accompt Current Dr. to his Accompt in Company, 18*l.* 5*s.* For his ½ Share of Repairs		18	05	00
	7th.			
11 / 12	Tobacco in Company with *Stephen Dawner* and *James Diſſel*, Dr. to Sundry Accompts, 77*l.*				
	To *Stephen Dawner*, his Accompt in Comp. for his ⅓ Share of 5 Hhds, at 3*l.* 12*s.* and 20 Hds, at 2*l* 19*s.*	*l.* 25	*s.* 13	*d.* 04	
13	To *James Diſſel*, his Acc. in Comp. dit.	25	13	04	
12	To Caſh, for my ½ Share	25	13	04	
			77	00	00

	London, *the 12th of* December, 1752.	*l.*	*s.*	*d.*
	Sundry Accompts Dr. to Tobacco in Company, 20*l.*	*l.*	*s.*	*d.*
2	Cash received in part, for 3 Hhds, at 4*l.* ℔ Hhd.	12	00	00
14	*Jacob Fletcher*, for the rest on Demand	8	00	00
		20	00	00
12	*Stephen Dawner*, his Accompt in Company Dr. to his Accompt Current, 4*l.*			
12	For his ⅕ Share of 12*l.* received for Tobacco	4	00	00
13	*James Dissel*, ditto	4	00	00
12				
	10*th.*			
2	Cash Dr. to Tobacco in Company, 70*l.*			
11	Received for our other 20 Hhds, at 3*l.* 10*s.* ℔ Hhd.	70	00	00
12	*Stephen Dawner*, his Accompt in Company Dr. to his Accompt Current, 23*l.* 6*s.* 8*d.*			
12	For his ⅓ Share of 70*l.* received for Tobacco	23	06	08
13	*James Dissel*, ditto	23	06	08
12				
	25*th.*			
2	Cash Dr. to *Jacob Fletcher*, 8*l.*			
14	Received of him in full	8	00	00
12	*Stephen Dawner*, his Accompt in Company Dr. to his Accompt Current, 2*l.* 13*s.* 4*d.*			
12	For his ⅕ Share of 8*l.* received for Tobacco	2	13	04
13	*James Dissel*, ditto	2	13	04
12				
14	Logwood Dr. to Cash, 170*l.*			
2	Paid for 85 Ton, at 2*l.* ℔ Ton	170	00	00

	London, *the 30th of* December, 1752.	*l.*	*s.*	*d.*
	Voyage to *Marſeilles*, in Company with *S. D.* and *J. D.* Debtor to Sundry Accompts, 1050*l.* 7*s.* 11*d.* ½.			
13	To *Stephen Dawner*'s Accompt Current, for 50 Tons of Lead, at 8*l.* 10*s.* ℔ Fother	435 17 11½		
12	To *James Diſſet*'s Accompt Current, for 60 Pieces of Serge, at 6*l.* ℔ Piece	360 00 00		
14	To Logwood, for 85 Tons, at 2*l.* 10*s.* ℔ Ton	212 10 00		
2	To Caſh, paid Cuſtom, &c. on the ſaid Goods	42 00 00		
			1050	07 11½
12	*Stephen Dawner*, his Accompt Current Dr. to his Accompt in Company, 350*l.* 2*s.* 7*d.* ½.			
12	For his ½ Share of the Voyage to *Marſeilles*		350	02 07½
12	*James Diſſet*, ditto		350	02 07½
13				
	January 4th.			
	Sundry Accompts Dr. to Caſh, 95*l.* 12*s.* 7*d.* ½.			
12	*Stephen Dawner*'s Accompt Current paid him	92 15 03½		
12	*James Diſſet*'s Accompt Current paid him	2 17 04½		
2			95	12 07½
	10th.			
	Sundry Accompts Dr. to Ship *Bonadventure*, in Company with Couſin *Kind*, 736*l.* 10*s.*			
11	Couſin *Kind*'s Accompt in Company, for his ½ Share loſt	368 05 00		
11	Profit and Loſs, for my ½ Share	368 05 00		
			736	10 00
	15th.			
	Sugar in Company with *S. D.* and *I. D.* Dr. to *Tho. Marchant*, 49*l.* 10*s.*			
13	For 9 Hhds, at 5*l.* 10*s.* ℔ Hhd. to pay at 6			
14	Days		49	10 00

London, *the 15th of* January, 1752.

		l.	s.	d.
	Stephen Dawner's Accompt Current Dr. to his Accompt in Company, 16*l.* 10*s.*			
12	For his $\frac{1}{3}$ Share of 9 Hhds of Sugar, at 5*l.* 10*s.*			
12	℔ Hhd.	16	10	00
12	*James Dissel*, ditto	16	10	00
13	22*d.*			
	Tho. Marchant Dr. to Sundry Accompts, 49*l.* 10*s.*			
	l. s. d.			
14	To *James Dissel*'s Accompt Current paid by him 20 00 00			
12				
2	To Cash paid by me 29 10 00			
		49	10	00
	31*st.*			
	Sundry Accompts Dr. to *Stephen Dawner*'s Accompt Current, 16*l.* 10*s.* l. s. d.			
12	*James Dissel*'s Accompt Current received by him 3 10 00			
2	Cash received by me 13 00 00			
12		16	10	00
	February 6th.			
14	Sir *Nicholas Long* Dr. to Sugar in Company, 18*l.*			
13	For 3 Hhds, at 6*l.* ℔ Hhd, to pay at 10 Days	18	00	00
	13*th.*			
12	*Stephen Dawner*'s Accompt in Company Dr. to Sugar in Company, 11*l.*			
13	For 2 Hhds taken to himself for his Share	11	00	00
	17*th.*			
2	Cash Dr. to Sir *Nicholas Long*, 18*l.*			
14	Received of him in full, for Sugar	18	00	00
12	*Stephen Dawner*'s Accompt in Company Dr. to his Accompt Current, 6*l.*			
12	For his $\frac{1}{3}$ Share of 18*l.* received for Sugar	6	00	00
13	*James Dissel*, ditto	6	00	00
12	20*th.*			
	Sundry Accompts Dr. to Sugar in Company, 22*l.*			
13	*James Dissel*'s Accompt in Company for 2 Hhds taken to himself, for his Share l. s. d. 11 00 00			
6				
13	Sugar for 2 Hhds taken to myself 11 00 00			
		22	00	00

THE

LEDGER.

A

Fol.

A. B. Executors 5

B

Fol.

Brandy —— 3
Black Cloth —— 7
Bills payable —— 8
—— receivable — 9
Broad Cloth in Company } 10
Balance —— 15

C

Fol.

Cash —— 2
Charges *Merch.* — 7
Careful (Peter) — 8
Chince *(Indian)* 10

D

Fol.

Dawner (Ste.) Accompt Cur. } 12
—— Company 12
Dissel (Ja.) Cur. 12
—— Company — 13

E

Fol.

Easy (Sam.) —— 4
Ellis (Edward) 4

F

Fol.

Freeman (Tho.) — 7
Fletcher (Jacob) 14

G

Fol.

Goods for Acc. of *Van Tromp* } 9

H

Fol.

Harret (Edward) 4
Holland —— 6
House Expences 7

I

Fol.

Jones (Ben.) —— 4
Johnson (Simon) — 5
Johnson (Edw.) and Comp. } 9

K

Fol.

King (Sir *Peter*) 5
Kind's Acc. Cur. 11
—— Comp. —— 11

L

Fol.

Long (James) —— 5
Lottery Tickets 8
Long (Sir *Nichol.*) 14
Logwood —— 14

M

Fol.

Muslin — 7
Millington (Tho.) 9
Marchant (Tho.) 14

N	O	P
Fol.	Fol.	Fol.
Noble (Simon) —— 5	Owners of the Ship *Bonadven.* 10	Port Wine —— 5
Nasse (John) —— 8		Profit and Lofs — 1
Q	**R**	**S**
	Fol.	Fol.
	Refufal of Barg. 7	Stock —— 1
		Sherry —— 3
		Ship *James* —— 3
		Smith (Andrew) 4
		Smart (John) —— 4
		Sugar —— 6
		Sutor (John) —— 9
		Ship *Bonad-vent.* 11
		Sugar in Comp. 13
T	**V**	**W**
Fol.	Fol.	Fol.
Tobacco —— 3	Voyage to *Barb.* 6	*Williams (David)* 6
Tamarins —— 8	Voyage from *Bar.* 8	
Tobac. in Com. 11	*V. Tromp's* Ac. Current — 10	
	— Acc. of Time 10	
	Voy. to *Marfeilles* in Com. 13	
X	**Y**	**Z**

	Stock	Dr.	F.	l.	s.	d.	
1752							
June 24	To *John Smart* on Demand		4	40	00	00	
	To *Samuel Eaſy*, due 15th *Dec.* next		4	10	00	00	
	To *Simon Noble*		5	30	00	00	
	To Sir *Peter King*		5	200	00	00	
	To Balance for the Neat of my Eſtate		15	11616	07	~~05~~	2½
				11896	07	05	2½

The Debtor Side of this Accompt *is what you at firſt owed; the Cr. Side what was due, or belonging to you; and by the Balance you ſee your real Worth.*

	Profit and Loſs	Dr.					
1752							
Aug. 1	To *Edward Harret*, abated him		4	75	00	00	
Jan. 10	To Ship *Bonad.* in Com. for my ½ loſt		11	368	05	00	
	To Houſe Expences		7	20	00	00	
	To Charges of Merchandize		7	25	10	00	
	To Refuſal of Bargains		7	1	01	06	
	To Voyage from *Barbadoes*		8	9	10	00	
	To Stock gained by Trade		1	390	17	~~05~~	2½
				890	03	~~11~~	8½

This Accompt *is charged Dr. for every Diſburſement turning to no Accompt*, i. e. *with every Loſs or Diſadvantage: and, on the contrary, is made Cr. for every Gain, by Sale of Goods, Voyages, Gifts, Legacies, Commiſſions*, &c. *The Balance being an Increaſe of Stock is thither carried.*

773 5 —

		Per Contra	Cr.	F.	l.	s.	d.	
1752								
June	24	By Cash in ready Money		2	10000	00	00	
		By Sherry, 21 Pipes, at 25 *l.* 10 *s.*		3	535	10	00	
		By Tobacco, 30 Hds, at 10 *l.*		3	300	00	00	
		By Brandy, 20 Casks, at 15 *l.*		3	300	00	00	
		By Ship *James* for the $\frac{1}{8}$		3	200	00	00	
		By *A. Smith*, ℔ Note on Demand		4	30	00	00	
		By *B. Jones*, ℔ Note due *Oct.* 4th.		4	40	00	00	
		By *E. Harret*, on Bond at 6 ℔ *Cent.*		4	100	00	00	
		By Profit and Loss gained		1	390	17	05	2½
					11896	07	05	2½

		Per Contra	Cr.					
1752								
July	12	By *A. B.* Executor of Uncle *Kind*, for a Legacy		5	500	00	00½	
Aug.	8	By *John Nash*, for my Com. at 2½		8	6	04	01½	
Sept.	23	By Goods for Ac. of *F. V. T.* for Com.		9	37	09	00	
Oct.	4	By *F. V. T.* Ac. Cur. for Commission		10	4	03	00½	5
	24	By Cash for 3 Months Interest		2	3	00	00	
		By Sherry gained		3	69	10	00	
		By Tobacco gained		3	37	15	00	
		By Ship *James* gained		3	86	00	00	
		By Voyage to *Barbadoes* gained		6	54	00	00	
		By Black Cloth gained		7	4	00	06	
		By Tamarins gained		8	26	00	00	
		By Broad Cloth in Hands of Cousin *Kind* gained		10	14	15	00	
		By Tobacco in Comp. gained		11	4	06	08	
		By Sugar in Com. gained		13	0	10	00	
		By Logwood gained		14	42	10	00	
					890	03	11	8½
					12086	6		6½

		Cash Dr.	F.	l.	s.	d.
1752						
June	24	To Stock in ready Money	1	10000	00	00
——	25	To *Andrew Smith*, received in full	4	30	00	00
July	2	To Tobacco received for 3 Hhds, at 11 *l.* 5 *s.*	3	33	15	00
——	4	To Sherry, in part for 12 Pipes, at 30 *l.*	3	70	00	00
——	9	To Ship *James*, received for Freight	3	86	00	00
Aug.	1	To *E. Harret*, in Composition	4	25	00	00
——	29	To *John Nash*, for my Bill, Value here received	8	154	00	00
Sept.	2	To Voyage from *Barbadoes*, received for Sugar	8	240	00	00
——	10	To Tamar. in part for 2 Hhds, at 60 *l.*	8	40	00	00
——	23	To Goods for Accompt of *F. V. Tromp*, received for his Lace	9	798	00	00
Oct.	24	To sundry Accompts, as p. Journal		203	00	00
Nov.	10	To Broad Cloth in Hands of Cousin *Kind* received in part	10	20	00	00
——	23	To Cousin *Kind*'s Accompt Current	11	350	00	00
Dec.	12	To Tobacco in Comp. in part for 5 Hhds, at 4 *l.*	11	12	00	00
——	19	To *ditto* for 20 Hhds, at 3 *l.* 10 *s.*	11	70	00	00
——	25	To *Jacob Fletcher*, received in full	14	8	00	00
Jan.	31	To *S. Dashwood*'s Accompt Current	12	13	00	00
Feb.	17	To Sir *N. Long*, received in full	14	18	00	00
				12170	15	00

This Accompt *being charged Dr. for all your Receipts, and Cr. for all your Payments, the Balance, which must fall on the Cr. Side, shews what Money remains in your Hands.*

But to prevent the too soon filling of this Accompt, *most Merchants keep a distinct* Cash Book, *which is nothing else but a separate* Accompt *of* Cash, *which at certain Periods, as once a Month, &c. they carry to their grand* Accompt *in the* Leidger, *making it Dr. to* Sundry Accompts *for the Sum of all the Receipts that Month, and Cr. by* Sundry Accompts *for the Total of all the Payments.*

12170 15 —

1752		Per Contra	Ct.	F.	l.	s.	d.
June	27	By *John Smart*, paid in part		4	20	00	00
July	1	By Port Wine, paid for 1 Pipe		5	27	00	00
	4	By Sugar in part for 3 Hds, at 19*l.* 14*s.*		6	29	11	00
	6	By *S. Johnson*, lent on Int. at 6 ℔ Ct.		5	200	00	00
	15	By Voyage to *Barb.* for Charges paid		6	7	04	00
	16	By *ditto* for Insurance		6	10	00	00
Aug.	4	By House Expen. for a Quarter's Rent		7	20	00	00
	7	By Charges of Merchandize, paid my Book-keper		7	25	10	00
	8	By *John Nash* his Accompt Current		8	223	09	11
	13	By Refusal of Bargains		7	1	01	06
	18	By Lottery Tickets, for 10 undrawn		8	95	00	00
Sept.	2	By Voy. from *Barb.* for Charges paid		8	85	10	00
	12	By Goods for Acc. of *F. V. Tromp*		9	100	00	00
Oct.	4	By *F. V. Tromp's* Accompt Current		10	146	02	00
	10	By Bills payable		8	52	10	00
		By *Tho. Millington*, paid him		9	18	00	00
	17	By *John Sitter*, paid him		9	2	10	00
Nov.	2	By Broad Cloth in Hands of Co. *Kind*		10	93	15	00
	27	By Owners of Ship *Bonad.* paid in full		10	700	00	00
Dec.	3	By Ship *Bonad.* in Comp. paid Repairs		11	36	10	00
	7	By Tobacco in Comp. paid my ⅛ of 25 Hhds		11	25	13	04
	25	By Logwood, paid for 85 Tons, at 2*l.*		14	170	00	00
	30	By Voyage to *Marseilles* in Company		13	42	00	00
Jan.	4	By Sundry Accompts, as ℔ Journal			95	12	07¾
	22	By *Thomas Marchant*, paid him		14	29	10	00
		By Balance remaining		15	9834	05	07¾
					12170	15	00
					2264	9	4¾

	Sherry Dr.	Pipes	F.	l.	s.	d.
1752 June 24	To Stock at 25*l.* 10*s.* ℔ Pipe, for	21	1	535	10	00
	To Profit and Loſs gained by this Accompt	—	1	69	10	00
		21		605	00	00

The Dr. Side of this, and all Accompts *of* Goods, *ſhews what they coſt, the Cr. Side what Returns they have made. In balancing theſe* Accompts, *what remains unſold, is carried to the Dr. Side of the* Accompt *of* Balance, *and the Gain upon what is ſold to the Cr. Side of* Profit *and* Loſs.

	Tobacco Dr.	Hhd.				
1752 June 24	To Stock, at 10*l.* ℔ Hhd, for	30	1	300	00	00
	To Profit and Loſs gained	—	1	37	15	00
		30		337	15	00

	Brandy Dr.	Caſk				
1752 June 24	To Stock, at 15*l.* ℔ Caſk, for	20	1	300	00	00

	Ship James Dr.					
1752 June 24	To Stock, for the $\frac{1}{8}$ Part		1	200	00	00
	To Profit and Loſs gained by this Acct.		1	86	00	00
				286	00	00

1336 10

Per Contra Cr.

			Pipes	F.	l.	s.	d.
1752 July	4	By Sundry Accompts, as ℔ Journal, at 30 *l.* for	12	—	360	00	00
—	19	By Muſlin, received in Barter 2 Bales, for	1	7	32	00	00
—	24	By *T. Freeman*, at 30*l.* ℔ Pipe, for	2	7	60	00	00
		By Balance rem. at 25*l.* 10*s.* ℔ Pipe	6	15	153	00	00
			21		605	00	00

Per Contra Cr.

			Hhd.				
1752 July	1	By Caſh recd. at 11*l.* 5*s.* ℔ Hhd for	3	2	33	15	00
—	21	By Sundry Acc. as ℔ Journal, for	15½	—	186	00	00
—	24	By *T. Freeman*, at 12*l.* ℔ Hhd, for	1½	7	18	00	00
		By Balance rem. at 10*l.* ℔ Hhd.	10	15	100	00	00
			30		337	15	00

Per Contra Cr.

			Caſk				
		By Balance rem. at 15*l.* ℔ Caſk	20	15	300	00	00

Per Contra Cr.

1752 July	9	By Caſh received my ⅛ of 688*l.* Freight		2	86	00	00
		By Balance for my ⅛ Part remaining		15	200	00	00
					286	00	00

			Andrew Smith Dr.	F.	l.	s.	d.
1752							
June	24		To Stock, ℔ Note on Demand	1	30	00	00
			The Dr. Side of this, and all Accompts of Men is the Charge, the Cr. the Diſcharge.				
			Benjamin Jones Dr.				
1752							
June	24		To Stock, ℔ Note due *October* 4th	1	40	00	00
			John Smart Dr.				
1752							
June	24		To Caſh paid in part	2	20	00	00
			To Balance due to him	15	20	00	00
					40	00	00
			Edward Parret Dr.				
1752							
June	24		To Stock, ℔ Bond at 6 ℔ *Cent.*	1	100	00	00
			Samuel Eaſy Dr.				
			To Balance due to him	15	10	00	00
					190		

		Per Contra	Cr.	F.	l.	s.	d.
1752 June	25	By Cash received in full		2	30	00	00
		If the Dr. Side exceeds, the Balance is due to you; if the Cr. the Balance is due to him. See the two next Accompts.					
		Per Contra	Cr.				
		By Balance due to me		15	40	00	00
		Per Contra	Cr.				
1752 June	24	By Stock on Demand		1	40	00	00
		Per Contra	Cr.				
1752 Aug.	1	By Sundry Accompts, as ☞ Journal			100	00	00
		Per Contra	Cr.				
1752 June	24	By Stock due *December* 15th		1	10	00	00
					180		

	Simon Noble Dr.		F.	l.	s.	d.
	To Balance due to him		15	30	00	00
	Sir Peter King Dr.					
	To Balance due to him		15	200	00	00
	Port Wine Dr.	Pipe				
1752 July 1	To Cash paid for	1	2	27	00	00
	James Long Dr.					
	To Balance due to him		15	29	11	00
	Simon Johnson Dr.					
1752 July 6	To Cash lent him, at 6 ℔ *Cent.*		2	200	00	00
	A. B.* Exec. of Uncle *Kind Dr.					
1752 July 12	To Profit and Loss, for a Legacy due at 1 Year		1	500	00	00
				727		

				F.	l.	s.	d.
		Per Contra	Cr.				
1752 June	24	By Stock		1	30	00	00
		Per Contra	Cr.				
1752 June	24	By Stock		1	200	00	00
		Per Contra	Cr.	Pipe 1			
		By Balance remaining		15	27	00	00
		Per Contra	Cr.				
1752 July	4	By Sugar on Demand		6	29	11	00
		Per Contra	Cr.				
1752 Oct.	24	By Cash received in full		2	200	00	00
		Per Contra	Cr.				
		By Balance due to me		15	500	00	00

			Hhd.	F.	l.	s.	d.
Sugar		**Dr.**					
1752 July	4	To Sundry Accompts, as ℔ Journal, at 19*l.* 14*s.* for —	3	—	59	02	00
—	21	To Tobacco received in Barter, at 15*l.* ℔ Hhd. —	4	3	60	00	00
Feb.	20	To Sugar in Company, taken to myself, at 5*l.* 10*s.* —	2	13	11	00	00
			9		130	02	00
Edward Ellis		**Dr.**					
1752 July	4	To Sherry, due at 1 Month —		3	290	00	00
Voyage to Barbadoes		**Dr.**					
1752 July	15	To Sundry Accompts, as ℔ Journal —		—	186	00	00
	16	To Cash, paid *Prem.* for 200*l.* Insurance		2	10	00	00
		To Profit and Loss gained —		1	54	00	00
					250	00	00
David Williams		**Dr.**					
		To Balance due to him —		15	178	16	00
Holland		**Dr.**	Piec.				
1752 July	21	To Tobacco received in Barter, at 18*l.* —	7	3	126	00	00
—	24	To *T. Freeman*, at 8*l.* ℔ Piece, for —	3	7	24	00	00
			10		150	00	00

766 2

		Per Contra	Cr.	Hhd.	F.	l.	s.	d.
		By Balance remain. at 19*l.* 14*s.*		3	15	59	02	00
		——————— at 15*l.*		4	—	60	00	00
		——————— at 5*l.* 10*s.*		2	—	11	00	00
				9		130	02	00

		Per Contra	Cr.				
		By Balance due to me ———————	15	290	00	00	

		Per Contra	Cr.				
1752							
Aug.	26	By Voyage from *Barbadoes* for Returns	8	250	00	00	

		Per Contra	Cr.				
1752							
July	15	By Voyage to *Barbadoes* ———————	6	178	16	00	

		Per Contra	Cr.	Piec.				
		By Balance rem. at 18*l.* ℔ Piece		7	15	126	00	00
		——————— at 8*l.* ℔ Piece		3	—	24	00	00
				10		150	00	00

428 16 —

				F.	l.	s.	d.
		Muſlin Dr.	Bales.				
1752 *July*	29	To Sherry recd. in Barter, at 16*l.*	2	3	32	00	00
		Tho. Freeman Dr.					
1752 *July*	24	To Sundry Accompts, as ℔ Journal	—		78	00	00
		Black Cloth Dr.	Yds.				
1752 *July*	24	To *Tho. Freeman*, at 18*s.* for —	42	7	37	16	00
		To Profit and Loſs gained —	—	1	4	00	06
			42		41	16	06
		Houſe Expences Dr.					
1752 *Aug.*	4	To Caſh, paid a Quar. Rent due at *Midſ.*		2	20	00	00
		Charges of Merchandize Dr.					
1752 *Aug.*	7	To Caſh, paid my Book-keeper —		2	25	10	00
		Refuſal of Bargains Dr.					
1752 *Aug.*	13	To Caſh, given *G. Newland*, for Refuſal of 10 Tickets —		7	1	01	06
					196	7	6

			Bales	F.	l.	s.	d.
		Per Contra Cr.					
		By Balance rem. at 16l. ℔ Bale	2	15	32	00	00
1752		Per Contra Cr.					
July	24	By Sundry Accompts, as ℔ Journal		—	61	16	00
		By Balance due to me		15	16	04	00
					78	00	00
		Per Contra Cr.	Yds.				
1752							
Aug.	8	By *John Naſh*, at 1l. 1s. 6d. for	23	8	24	14	06
		By Balance remaining	19	15	17	02	00
			42		41	16	06
		Per Contra Cr.					
		By Profit and Loſs		1	20	00	00
		Per Contra Cr.					
		By Profit and Loſs		1	25	10	00
		Per Contra Cr.					
		By Profit and Loſs		1	1	01	06
					86	10	6

				F.	l.	s.	d.
		John Nash of Leghorn, his Accompt Current	Dr.				
1752 Aug.	8	To Sundry Accompts, as ℔ Journal		—	254	08	06½
		Lottery Tickets	Dr.	Tick			
1752 Aug.	18	To Cash paid, at 9*l.* 10*s.* for		10	2	95	00 00
		Voyage from Barbadoes	Dr.				
1752 Aug.	26	To Sundry Accompts, as ℔ Journal		—		258	00 00
Sept.	2	To Cash paid on my Goods here		—	2	85	10 00
						343	10 00
		Peter Careful, his Accompt Current	Dr.				
		To Balance due to him			15	8	00 00
		Tamarins	Dr.	Hhd			
1752 Sept.	3	To Voy. from *Barb.* at 47*l.* for		2	8	94	00 00
		To Profit and Loss gained		—	1	26	00 00
						120	00 00
		Bills payable	Dr.				
1752 Oct.	10	To Cash, paid *J. Emerson V. Tromp*'s Bill			2	52	10 00
						839	8 6½

				F.	l.	s.	d.
Per Contra	Cr.	Doll.					
1752 Aug. 29 By Cash for my Bill, at 40d. for		924		2	154	00	00
By Balance due to me				15	100	08	06½
				1	254	08	06½
Per Contra	Cr.	Tick.					
By Balance rem. at 9l. 10s.		10		15	95	00	00
Per Contra	Cr.						
1752 Sept. 2 By Cash received for my Sugar				2	240	00	00
3 By Tamarins for 2 Hhds, at 47l. ℔ Hhd.				8	94	00	00
By Profit and Loss				1	9	10	00
					343	10	00
Per Contra	Cr.						
1752 Aug. 26 By Voyage from *Barbadoes* for Charges				8	8	00	00
Per Contra	Cr.	Hhd.					
1752 Sept. 10 By Sundry Accompts, at 60l. for		2			120	00	00
Per Contra	Cr.						
1752 Oct. 1 By *F. V. Tromp*'s Accompt Current, for 1 at 10 Days, to *Emerson*				10	52	10	00
					668	10	

		Bills Receivable Dr.	F	l.	s.	d.
1752 Sept.	10	To Tamarins, for 1 on *N. Vincent* for —	8	30	00	00
		——— 1 on *J. James* for —	—	28	00	00
		——— 1 on *T. Sands* for —	—	22	00	00
Nov.	10	To Broad Cloth in Hands of Coufin *Kind*, for 1 on *John Long* ———	10	10	00	00
				90	00	00
		Goods for Accompt of *F. V. Tromp* Dr.				
1752 Sept.	12	To Cash, paid Cuſtom and other Charges on his 40 Pieces of *Holland*, and 560 Yards of *Flanders* Lace———	2	108	00	00
———	23	To Profit and Loſs for my Com. at 2½	1	37	09	00
		To *F. V. Tromp*'s Accompt Current, in my Hands ———	10	652	11	00
		To Ditto his Accompt of Time, due from *Johnſon* and Company———	10	700	00	00
				1498	00	00
		Edward Johnſon and Company Drs.				
1752 Sept.	18	To Goods for Accompt of *F. V. Tromp*, at 3 Months ———	9	700	00	00
		Thomas Millington Dr.				
1752 Oct.	10	To Sundry Accompts, as p^r Journal—	—	18	05	00
		John Sutor Dr.				
1752 Oct.	17	To Cash, paid in full ———	2	2	10	00
				956	4	—

		Per Contra	Cr.	F.	l.	s.	d.
		By Bal. rem. 1 on *N. Vincent*		15	30	00	00
		1 on *J. James*			28	00	00
		1 on *T. Sands*			22	00	00
		1 on *J. Long*			10	00	00
					90	00	00

		Per Contra	Cr.				
1752							
Sept.	18	By *E. Johnson* and Comp. for his Holland, at 3 Months		9	700	00	00
	23	By Cash received for his Lace		2	798	00	00
					1498	00	00

This Accompt *of* Goods *being only in Trust for another, when they are all sold, the Balance is immediately carried to the Owner's several Accompts, the Money in your Hands to his* Acct. Cur. *the Money due from others to his* Acct. *of* Time.

		Per Contra	Cr.				
		By Balance due		15	700	00	00

		Per Contra	Cr.				
1752							
Oct.	4	By *F. V. Tromp*'s Acct. Cur. for Dying		10	18	05	00

		Per Contra	Cr.				
1752							
Oct.	4	By *F. V. Tromp*'s Acct. Cur. for Packing		10	2	10	00
					1518	15	—

F. P. Tromp's Acc. Cur. Dr.

			F.	l.	s.	d.	
1752 Oct.	1	To Bills payable, for 1 at 10 Days to J. Emerson	8	52	10	00	
	4	To Sundry Accompts, as p. Journal		171	00	07½	5
		To Balance due to him	15	429	05	04½	7
				652	16	00	

F. P. Tromp's Acc. of Time Dr.

		To Balance due to him	15	700	00	00	

The Difference between a Man's Accompt Current, and his Accompt of Time, is this; his Accompt Current shews what Money you have of his in

Broad Cloth in Hands of Cousin *Kind* Dr.

1752 Nov.	10	To Cash, paid for ⅕ Share of 300 Yards	2	93	15	00	
		To Profit and Loss gained	1	14	15	00	
				108	10	00	

India Chince Dr.

1752 Nov.	2	To Broad Cloth, in Hands of Cousin *Kind*, for	Piec. 5	10	78	10	00

Owners of Ship *Benad.* Drs.

1752 Nov.	2	To Cash paid in full	2	700	00	00	
				1095	15	5	

		Per Contra	Cr.	F.	l.	s.	d.
1752							
Sept.	23	By Goods for his Accompt in my Hands		9	652	11	00
Oct.	16	By *Thomas Millington* abated		9	0	05	00
					652	16	00

		Per Contra	Cr.				
1752							
Sept.	23	By Goods from his Accompt due from *Johnson* and Company		9	700	00	00

your Hands, or have expended for him; his Accompt *of* Time *shews what Debts of others to him you have the Care of.*

		Per Contra	Cr.				
1752							
Nov.	10	By Sundry Accompts, as p^r^ Journal			108	10	00

		Per Contra	Cr.					
		By Balance remaining		Piec. 5	15	78	10	00

		Per Contra	Crs.				
1752							
Nov.	27	By Ship *Bonadvent.* in Comp. at 6 Days		11	700	00	00

808. 15.

Ship Bonad. in Comp. with Cousin *Kind* } Dr.

			F.	l.	s.	d.
1752						
Nov.	20	To the Owners, to pay at 6 Days	10	700	00	00
Dec.	3	To Cash, paid Repairs	2	36	10	00
				736	10	00

Cousin Kind's Accompt Current Dr.

1752						
Nov.	20	To his Accompt in Company, for his ½ of Ship *Bonadventure*	11	350	00	00
Dec.	3	To Ditto for his ½ of Repairs	11	18	05	00
				368	05	00

Cousin Kind's Accompt in Comp. Dr.

1752						
Jan.	10	To Ship *Bonad.* in Com. for his ½ loss	11	368	05	00

As your Partner's Accompt Current *shews what he owes you, or you him; so his* Accompt in Company *is a distinct State of his particular Share: The said*

Tobacco in Company, with *S. Dawner* and *J. Dissel* } Dr.

			Hhd.			
1752						
Dec.	7	To Sundry Acc. at 3*l.* 12*s.* for	5	—	18	00 00
		——— and at 2*l.* 19*s.* for	20	—	59	00 00
		To *S. Dawner's* Acc. in Comp. for his ⅓ gained	—	12	4	06 08
		To *J. Dissel's* Acc. in Comp. for his ⅓ gained	—	13	4	06 08
		To Profit and Loss, for my ⅓ gained	—	1	4	06 08
			25		90	00 00

1750

		Per Contra	Cr.	F.	l.	s.	d.
1752							
Jan.	10	By Sundry Accompts, as ℔ Journal		—	736	10	00

		Per Contra	Cr.				
1752							
Jan.	23	By Cash, received his ½ of Ship *Bonad.*		2	350	00	00
		By Balance due to me		15	18	05	00
					368	05	00

		Per Contra	Cr.				
1752							
Nov.	12	By his Acc. Cur. for his ½ of Ship *Bonad.*		11	350	00	00
		By Ditto, for his ½ of Repairs		11	18	05	00
					368	05	00

Accompt *being credited for his Share bought, or brought in, and for what is gained; and made Dr. for his Part of what is sold, or lost.*

		Per Contra	Cr.	Hhd.			
1752							
Dec.	12	By Sund. Acc. at 4*l.* ℔ Hhd. for		5	—	20	00 00
——	19	By Cash rec. at 3*l.* 10*s.* ℔ Hd. for		20	2	70	00 00
				25		90	00 00

This Tobacco being in Company, the Profit arising is divided equally among the Partners, by giving each Man's Accompt in Company *Credit for his respective Share, as well as* Profit *and* Loss *for your own.*

1544.15.—

		S. Dawner's Accompt Current Dr.	F.	l.	s.	d.
1752						
Dec.	30	To his Accompt in Company, for his $\frac{1}{3}$ of Voyage to *Marseilles*	12	350	02	$07\frac{3}{4}$
Jan.	4	To Cash, paid him	2	85	15	$03\frac{1}{2}$
	15	To his Accompt in Company, for his $\frac{1}{3}$ of 9 Hhds of Sugar	12	16	10	00
		To Balance due to him	15	36	00	00
				488	07	$11\frac{1}{4}$

		Stephen Dawner's Accompt in Company Dr.				
1752						
Dec.	12	To his Accompt Current, for his $\frac{1}{3}$ of 12*l.* received for Tobacco	12	4	00	00
	19	To Ditto, for his $\frac{1}{3}$ of 70*l.* recd. for Tob.	12	23	06	08
	25	To Ditto, for his $\frac{1}{3}$ of 8*l.* recd. for Tob.	12	2	13	04
Feb.	17	To Ditto, for his $\frac{1}{3}$ of 18*l.* rec. for Sugar	12	6	00	00
	13	To Sugar in Company for 2 Hhds taken to himself	13	11	00	00
		To Voyage to *Marseilles* in Company, for his $\frac{1}{3}$ remaining	13	350	02	$07\frac{3}{4}$
				397	02	$07\frac{3}{4}$

See Cousin Kind*'s Accompt in Company, Fol.* 11.

		James Dissel's Acc. Current Dr.				
1752						
Dec.	30	To his Accompt in Company, for his $\frac{1}{3}$ of Voyage to *Marseilles*	13	350	02	$07\frac{3}{4}$
Jan.	4	To Cash paid him	2	9	17	$04\frac{1}{4}$
	15	To his Accompt in Company, for his $\frac{1}{3}$ of 9 Hhds of Sugar	13	16	10	00
	13	To *Stephen Dawner's* Accompt Current	12	3	10	00
		To Balance due to him	15	36	00	00
				416	00	00

879.7.11/4

		Per Contra Cr.	F.	l.	s.	d.
1752 Dec.	12	By his Accompt in Company, for his $\frac{1}{3}$ of 12*l.* recd. for Tobacco	12	4	00	00
——	19	By *Ditto*, for his $\frac{1}{3}$ of 70*l.* rec. for Tob.	12	23	06	08
——	25	By *Ditto*, for his $\frac{1}{3}$ of 8*l.* recd. for Tob.	12	2	13	04
——	30	By Voyage to *Marseilles* in Company, for 50 Tons of Lead	13	435	17	11$\frac{1}{4}$
Jan.	31	By Sundry Accompts, as ☞ Journal		16	10	00
Feb.	17	By his Accompt in Company, for his $\frac{1}{3}$ of 18*l.* recd. for Sugar	12	6	00	00
				488	07	11$\frac{1}{4}$

		Per Contra Cr.				
1752 Dec.	7	By Tobacco in Company, for his $\frac{1}{3}$ of 25 Hhds	11	25	13	04
——	30	By his Accompt Current, for his $\frac{1}{3}$ of Voyage to *Marseilles*	12	350	02	07$\frac{3}{4}$
Jan.	15	By *Ditto*, for his $\frac{1}{3}$ of 9 Hhds of Sugar	12	16	10	00$\frac{3}{4}$
		By Tobacco in Company gained	11	4	06	08
		By Sugar in Company gained	13	0	10	00
				397	02	07$\frac{3}{4}$

		Per Contra Cr.				
1752 Dec.	12	By his Accompt in Company, for $\frac{1}{3}$ of 12*l.* recd. for Tobacco	13	4	00	00
——	19	By *Ditto*, for his $\frac{1}{3}$ of 70*l.* rec. for Tob.	13	23	06	08
——	25	By *Ditto*, for his $\frac{1}{3}$ of 8*l.* recd. for Tob.	13	2	13	04
——	30	By Voyage to *Marseilles* in Company, for 60 Pieces of Serge	13	360	00	00
Jan.	22	By *Thomas Marchant*, paid to him	14	20	00	00
Feb.	17	By his Accompt in Company, for his $\frac{1}{3}$ of 18*l.* received for Sugar	13	6	00	00
				416	00	00

1296 13 11

James Dissel's Accompt in Company — Dr.

			F.	l.	s.	d.
1752						
Dec.	12	To his Accompt Current, for his $\frac{1}{3}$ of 12*l.* received for Tobacco	12	4	00	00
——	19	To *Ditto*, for his $\frac{1}{3}$ of 70*l.* recd. for Tob.	2	23	06	08
——	25	To *Ditto*, for his $\frac{1}{3}$ of 8*l.* recd. for Tobac.	12	2	13	04
Feb.	17	To *Ditto*, for his $\frac{1}{3}$ of 18*l.* recd. for Sugar	12	6	00	00
——	20	To Sugar in Company, for 2 Hhds taken to himself	13	11	00	00
		To Voyage to *Marseilles* in Company, for his $\frac{1}{3}$ remaining	13	350	02	$07\frac{3}{4}$
				397	02	$07\frac{3}{4}$

See Cousin Kind's *Accompt in Company, Fol.* 11.

Voyage to Marseilles in Com. with *S. Dawner* and *J. Dissel* — Dr.

1752						
Dec.	30	To Sundry Accompts, as ℔ Journal	—	1050	07	$11\frac{1}{4}$

As before, the Profit of the Tobacco *in* Company *was divided among the Partners; so here, the* Voyage *still depending, each Man's* Accompt *in* Company *is charged Dr. for his $\frac{1}{3}$ remaining, as well as* Balance *for your own Part.*

Sugar in Comp. with *S. Dawner* and *J. Dissel* — Dr.

			Hhd.			
1752						
Jan.	15	To *Thomas Marchant*, at 6 Days, 5*l.* 10*s.* ℔ Hhd. for	9	14	49	10 00
		To *S. Dawner*'s Acc. in Comp. for his $\frac{1}{3}$ gained	——	12	00	10 00
		To *J. Dissel*, ditto	——	13	00	10 00
		To Prof. and Lo. for my $\frac{1}{9}$ gain'd	——	1	00	10 00
			9		51	00 00

1146. 17. 11 $\frac{1}{4}$

		Per Contra	Cr.	F.	L.	s.	d.
1752							
Dec.	7	By Tobacco in Company, for ½ of 25 Hhds paid		11	25	13	04
	30	By his Accompt Current, for ⅓ of Voyage to *Marſeilles*		12	350	02	07¾
Jan.	15	By *Ditto*, for ⅓ of 9 Hhds of Sugar ſold		12	16	10	00
		By Tobacco in Company gained		11	4	06	08
		By Sugar in Company gained		13	0	10	00
					397	02	07¾

		Per Contra	Cr.				
		By *S. Dawner*'s Accompt in Company, for his ⅓ remaining		12	350	02	07¾
		By *James Diſſel*'s Accompt in Company, for his ⅓ remaining		13	350	02	07¾
		By Balance for my own ⅓ remaining		15	350	02	07¾
					1050	07	11¼

		Per Contra	Cr.					
1752				Hhd.				
Feb.	6	By Sir *N. Long*, in 10 Days, at 61. ℔ Hhd. for		3	14	18	00	00
	13	By *S. Dawner*'s Accompt in Company, taken to himſelf		2	12	11	00	00
	20	By Sundry Accompts, as ℔ Journal, for		4		22	00	00
				9		51	00	00

		F. V. Tromp's Acc. Cur. Dr.	F.	l.	s.	d.
1752 Oct.	1	To Bills payable, for 1 at 10 Days to *J. Emerson*	8	52	10	00
	4	To Sundry Accompts, as ℔ Journal		17	00	07½ 5
		To Balance due to him	15	420	05	04½ 7
				652	16	00

		F. V. Tromp's Acc. of Time Dr.				
		To Balance due to him	15	700	00	00

The Difference between a Man's Accompt Current, and his Accompt of Time, is this; his Accompt Current shews what Money you have of his in

		Broad Cloth in Hands of Cousin *Kind* Dr.				
1752 Nov.	10	To Cash, paid for ½ Share of 300 Yards	2	93	15	00
		To Profit and Loss gained	1	14	15	00
				108	10	00

		India Chince Dr.		Piec.			
1752 Nov.	2	To Broad Cloth, in Hands of Cousin *Kind*, for	10	5	78	10	00

		Owners of Ship *Ranad.* Drs.				
1752 Nov.	2	To Cash paid in full	2	700	00	00
				1095	15	5

		Per Contra	Cr.	F.	l.	s.	d.
1752							
Sept.	23	By Goods for his Accompt in my Hands		9	652	11	00
Oct.	16	By *Thomas Millington* abated		9	0	05	00
					652	16	00

		Per Contra	Cr.				
1752							
Sept.	23	By Goods from his Accompt due from *Johnson* and Company		9	700	00	00

your Hands, or have expended for him; his Accompt *of* Time *shews what Debts of others to him you have the Care of.*

		Per Contra	Cr.				
1752							
Nov.	10	By Sundry Accompts, as p^r^ Journal			108	10	00

		Per Contra	Cr.					
		By Balance remaining		Piec. 5	15	78	10	00

		Per Contra	Crs.				
1752							
Nov.	27	By Ship *Bonadvent.* in Comp. at 6 Days		11	700	00	00

808 15

Balance Dr.	F.	l.	s.	d.
		9906	5	7 1/4
To Cash remaining in my Hands	2	~~9905~~	~~19~~	~~07 1/4~~
To Sherry rem. 6 Pipes, at 25*l.* 10*s.*	3	153	00	00
To Tobacco rem. 10 Hhds, at 10*l.*	3	100	00	00
To Brandy remaining, 20 Casks, at 15*l.*	3	300	00	00
To Ship *James*, for $\frac{1}{8}$ remaining	3	200	00	00
To *B. Jones*, ℔ Note on Demand	4	40	00	00
To Port-Wine rem. 1 Pipe	5	27	00	00
To Sugar remaining, 3 Hhds, at 19*l.* 14*s.* 4 Hhds, at 15*l.* and 2 Hhds, at 5*l.* 10*s.*	6	130	02	00
To *Edward Ellis*, on Demand	6	290	06	00
To *A. B.* Executors of ~~Cousin~~ *Kind*	5	500	00	00
To Muslin remaining, 2 Bales, at 16*l.*	7	32	00	00
To Holland remaining, 7 Pieces, at 18*l.* and 3 Pieces at 8*l.*	6	150	00	00
To *Thomas Freeman*	7	16	04	00
To Black Cloth rem. 19 Yards, at 18*s.*	7	17	02	00
To *John Nash* of *Leghorn*	8	100	08	06 $\frac{1}{2}$
To Lottery Tickets, for 10, at 9*l.* 10*s.*	8	95	00	00
To Bills receivable, as ℔ Accompt	9	90	00	00
To *Edward Johnson*, and Company	9	700	00	00
To *India* Chince, for 5 Pieces	10	78	10	00
To Cousin *Kind*'s Accompt Current	11	18	05	00
To Voyage to *Marseilles* in Company, for my $\frac{1}{3}$ remaining	13	350	02	07 $\frac{3}{4}$
		13293	19	09 $\frac{1}{2}$

These Articles are a Collection of the several Balances *from the Creditor Side of ever particular Accompt in the* Ledger, *(being the distinct Branches of your present* Estate) *and must all be charged Drs. to* Stock *in your new Books.*

Per Contra Cr.	F.	l.	s.	d.
By *John Smart*, due to him on Demand	4	20	00	00
By *Samuel Eaſy*, on Demand	4	10	00	00
By *Simon Noble*, due to him	5	30	00	00
By Sir *Peter King*, due to him	5	200	00	00
By *James Long*, due to him	5	29	11	00
By *David Williams*, due to him	6	178	16	00
By *Peter Careful*, due to him	8	8	00	00
By *F. V. Tromp*'s Accompt Current	10	429	05	~~04½~~ 7
By *Ditto*, his Accompt of Time	10	700	00	00
By *S. Dawner*'s Accompt Current	12	36	00	00
By *James Diſſel*'s Accompt Current	12	36	00	00
By Stock, the Net of my Eſtate	1	11616	07	~~09~~ 2½
		13293	19	09½

Theſe Articles (except the laſt) are a Collection of the ſeveral Balances *from the Dr. Side of every particular* Accompt *(being the* Debts *you owe) and muſt all be made* Creditors *by* Stock *in your new Books.*

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A N

A T T E M P T

Towards rendering the

Education of YOUTH

More EASY and EFFECTUAL.

AS the Knowledge of *Greek* and *Latin* is the Foundation of that kind of Learning which uſually denominates a Man a *Scholar*; ſo a competent Skill in *Writing* and *Accompts* is the Chief of thoſe Accompliſhments which are generally underſtood by the Name of *Clerkſhip*, in the preſent Acceptation of the Word.

2. Several ingenious Gentlemen have communicated to the World their Thoughts upon the attaining the Learned Languages, and entered, as it were, their Proteſts againſt the common Method of Inſtruction: But the other Part of Education, though of much more general Uſe in Life, ſeems to have

have been neglected; and the only Attempt I have hitherto ſeen on this Subject, is a ſmall Treatiſe under the Title of, *An Eſſay on the proper Method of Forming the Man of Buſineſs.*

3. Education is indeed a Word of very large Extent, and implies the whole Compaſs of learning every thing a Youth may be inſtructed in; but certainly every Part is not applicable to every Perſon, and the *Compting-houſe* and the *Compter* require Qualifications very different from thoſe which fit a Man for the *Pulpit* or the *Bar*.

4. Yet, notwithſtanding the prevailing Method of Education, at preſent, is without any Regard to the Child's Capacity, or Diſtinction, with Reſpect to the future Figure we intend he ſhall make in the World: The preſent Method, I ſay, is, as ſoon as he can ſtammer over a Chapter in the *Bible*, and before he hath well loſt the uncouth Tone of Pronunciation, which he has, perhaps, learnt of his Miſtreſs, immediately to ſend the Boy to the *Latin-ſchool*; where, inſtead of ſtudying his own Language, and improving in the neceſſary Qualifications of reading it diſtinctly, and with proper *Emphaſis*, he is unreaſonably entered upon a *Latin* Grammar, and not only perplexed with abſtruſe Terms of Art, but confounded with Rules wrote in a Language he is altogether a Stranger to. To learn an *unknown Science*, in an *unknown Tongue*, muſt certainly be acknowledged an hardy Undertaking, even in a grown Perſon, with the utmoſt Application of his whole Thought and Reaſon; how much more difficult and unreaſonable muſt it then be, for Children to go through the unaccountable

Taſk,

Taſk, and whilſt they labour under the Load, to ſtand liable to the Laſh for every Failure of Capacity, as well as Negligence of Duty! But the Whole of the Objection is not againſt the Difficulty of the Study; it is oftentimes as fruitleſs as it is difficult; for after, it may be, ſeven Years Pains are paſt, and the Youth ſomewhat advanced in his Learning, either diſcouraged by experienced Hardſhips, or determined by his Friends Inclinations, his Studies are ſuddenly changed, and he is immediately removed to the *Writing-ſchool*, to be qualified for Trade, or other Buſineſs; where, intirely neglecting his former Applications, the little *Latin* he had learnt is loſt; and for all his Time and Labour paſt, he is perhaps unable to give the Senſe of a *Motto*, or *Inſcription*; nay, it may be, is ſtill uncapable of reading or writing *Engliſh*.

5. To remedy theſe Inconveniencies, I would therefore humbly recommend it to thoſe who have the Care of Children, to obſerve betimes their Inclinations and Capacities, and, as ſoon as poſſible, to come to a Reſolution how they intend to place them in the World; for though it is not poſſible ſo ſoon to fix upon any diſtinct Trade or Profeſſion, yet they may, and ought, early to determine, whether they intend them for *Scholars*, *Clerks*, or *Traders*, that they may receive their Education accordingly.

6. As for thoſe who are to be brought up *Scholars*, it is out of my Sphere to direct; but leaving them to the Profeſſors of that Part of Education, I would only take the Liberty to obſerve, that if,

if, before they were perplexed with *Latin*, they were taught the Grounds of Grammar in the *Engliſh* Tongue, they would make their Advances in that learned Language with more Eaſe and Succeſs, and would give their *Latin* Maſters leſs Trouble, and more Credit. To that end, for the particular Uſe of my own Scholars, I have compoſed an *Engliſh* Rudiment, built upon the Method of the *Latin* Grammar, by which the Learner may not only come to the perfect Knowledge of his Mother-Tongue, but be alſo fitly prepared for the Study of other Languages, more eſpecially the *Latin*, the Difficulty of which will, by ſuch Means, be, in a great meaſure, removed: For *Grammar* is not, as it is too often conceived to be, only an Appendix to *Latin* and *Greek*, but is of itſelf an abſolute *Science*, teaching the Nature and Diſtinction of Words, and the Juſtneſs and Proprieties of Speech; and conſiſts, like other Sciences, of ſeveral general Principles, applicable to all the Languages of the Univerſe. Every one, therefore, ſhould firſt learn *Grammar* in his own Tongue, and then he may with Eaſe be taught the ſeveral Peculiarities of any other Language he ſhall afterwards apply himſelf to the Study of.

7. At the ſame time that Children are thus learning *Engliſh*, it would be proper they ſhould be taught to write; not only as it is a delightful Exerciſe, and eaſily attained, but as it is of abſolute Uſe and Neceſſity for their future Advances, and particularly to the performing their *Latin* Exerciſes.

8. As

8. As to *Arithmetic*, it may be beſt for ſuch to let it alone till their more advanced Years, when it will be a proper Introduction to their *mathematical* Studies.

9. Thoſe who are intended *Clerks*, are the next under Conſideration; and for theſe, having made the ſame Beginning as the others, it will be neceſſary that they as well ſtudy the *French* as the *Latin* Tongue, from both which they ought to be capable of making a good Tranſlation.

10. *Writing* and *Accompts* are indeed their very Profeſſion; and therefore to be wanting in either of thoſe Qualifications, is to be deficient in Eſſentials, and unworthy the very Name of a *Clerk*. Nor is it ſufficient barely to write a fair Character; a *Clerk* ſhould have an eaſy Freedom in his Hand, a bold Stroke with his Pen, and the Skill and Command of ſtriking a neat Capital, or proper Ornament; by which Means he will not only be able to do his Buſineſs without Difficulty, but alſo make it appear to Advantage.

11. It is a common Thing to find a young Man, who writ very tolerably at the *Writing-ſchool*, immediately, upon his Entrance on Buſineſs, to loſe his Hand; occaſioned by his falling at once from a ſlow Way of Practice, to attempt Diſpatch: but if, either at the Time of their learning, they were brought by degrees from Set-copies and Pieces, to write after larger Specimens, and real Precedents of Buſineſs (as is my conſtant Method with my Scholars;) or on their firſt Entrance into Offices, *&c.* they would themſelves have the Prudence carefully and leiſurely to copy what is given them, and

leave it to Time and Practice to render them ready and expeditious, they would find their Account in their Patience, and have their Diligence crowned with Perfection.

12. And here I cannot forbear lamenting the Unhappineſs of our *Profeſſion*, on account of its being, like thoſe of Law and Phyſic, ſo crowded with ignorant Undertakers, and unſkilful Pretenders. When a Man has tried all Shifts, and ſtill failed, if he can but ſcratch out any thing like a fair *Character*, though never ſo ſtiff and unnatural, and has got but *Arithmetic* enough in his Head to compute the Minutes in a Year, or the Inches in a Mile, he makes his laſt Recourſe to a Garret, and, with the Painter's Help, ſets up for a Teacher of *Writing* and *Arithmetic*; where, by the Bait of low Prices, he perhaps gathers a Number of Scholars; and thus impoſing on the inconſiderate Parents, both robs them of their Money, and the more unhappy Children of their Time. Again, others there are, who, though better *Writers* and *Accomptants* than the former, are yet ſo ſhamefully ignorant in other Reſpects, that they can neither write Senſe, nor ſpell *Engliſh*: and ſure the Scholars of ſuch Maſters are like to prove great Proficients! But to return.

13. *Arithmetic* is more the Buſineſs of the Head than the Hand; and he that propoſes himſelf for a *Clerk* or *Accomptant*, ought to have a particular Turn of Thought that Way. It is true, there are diſtinct peculiar Methods, and a common Road of Practice in moſt Offices and Employments, as particularly in the *Cuſtom-houſe* and *Exciſe*; by which many Men, of but dull Genius, make ſhift to rub through

through their Buſineſs: but what Satisfaction can a Man take in doing what he does not underſtand? And how much muſt he be out of Countenance, if called upon for an Explanation? Whereas, he that works with Knowledge, and can render a Reaſon for what he does, not only goes on with Certainty and Pleaſure to himſelf, but to the Satisfaction of others. Beſides, he who is a Maſter of the Theory, and whoſe Buſineſs puts him upon conſtant Practice, can hardly fail of adding new Improvements of his own, to the Diſcoveries of others in that inexhauſtible Art: but, as ſome Perſons may be engaged in Buſineſs, wherein is very little Uſe of this Science, by which Means they may be liable to forget what they had learned; and others may be ſo haſtily entered upon what may very much require it, as not to have Time to obtain a ſufficient Knowledge therein, I ſome time ago publiſhed a little *Treatiſe*, in a neat Pocket Volume, under the Title of, *Arithmetic in Epitome*; or, *A Compendium of all its Rules, both Vulgar and Decimal.* Which Book, as it was chiefly intended, and, at firſt, particularly dedicated to the ingenious *Clerks* and *Accomptants* of the ſeveral Offices of *Great Britain*, ſo it has had the good Fortune ſo far to pleaſe, as to have already paſt eight Impreſſions.

14. The next neceſſary Qualification of a *Clerk*, or *Accomptant*, is the moſt excellent Art of *Italian* Book-keeping; a *Science* beyond the Praiſe of Words, and without which a Man is neither fit for the Cabinet nor Compting-houſe: and, indeed, the World now ſeems to be more than ever ſenſible of its Value, every one almoſt being deſirous of having thoſe under their Care inſtructed therein. In

this Art too I have endeavoured to ſerve the *Public*, by a ſmall *Treatiſe*, called *An Eſſay on Book-keeping, according to the true* Italian *Method of Debtor and Creditor, by Double Entry*; which has likewiſe been ſo well received, as to have been twice printed in little more than a Twelvemonth's Time, and is now, with this *Attempt*, come to its Twelfth Edition.

15. Having thus conſidered the proper Attainments of thoſe who are intended *Clerks*, &c. I now proceed to point out what I think the proper Method of preparing thoſe who are deſigned for *Trades*; and here I hope I ſhall be excuſed, if I entirely declare againſt ſuch Children loſing their Time about *Latin*.

16. *Grammar*, which is the only Thing they can propoſe thereby to learn, I have already ſhewed, may more eaſily and effectually be taught them in their own Mother-Tongue; and for the generally received Notion, that there is no attaining to ſpell *Engliſh* without learning *Latin*, it is an Obſervation falſe in Fact, and no better than a vulgar Error. It is true, indeed, the *Latin* Scholar, by his daily Reading, and conſtant Peruſal of Books, can hardly fail of improving himſelf in that Reſpect; but then it is not becauſe what he ſtudies is *Latin*, but the ſame Application to *Engliſh* Authors would produce a like or greater Effect; for the main Difficulty of *Spelling* is not in thoſe Words derived from the *Latin* Tongue, which are indeed of all others moſt eaſily ſpelt, by reaſon no ſuperfluous Letters are therein uſed, every Letter having its full Power, and every Syllable exactly writ as ſounded; whilſt the chief Difficulty is really found

in

in thoſe Words which are merely *Engliſh*, or of *Saxon* Original: if therefore we muſt needs learn ſome other Language to teach us to ſpell *Engliſh*, it ought certainly to be the old *Saxon*, not the *Latin*.

17. Another Plea for the Neceſſity of learning *Latin* is, that without it we cannot underſtand the many *Engliſh* Words thence derived; but this Argument either proves nothing, or it proves too much; for if it be neceſſary to learn *Latin* for the underſtanding the Words borrowed from that Language, it muſt conſequently alſo be neceſſary to learn *Greek* for the ſame Reaſon: and thus this Neceſſity of becoming Etymologiſts, will lead us through all the *Twelve Languages*, from which *Skinner* in his Dictionary deduces our Speech: but, above all, we muſt again be referred to the old *Saxon*, from whence almoſt all our Monoſyllables, and the greateſt Number of our other primitive Words, are brought.

18. I would therefore, inſtead of the afore-mentioned fruitleſs Difficulty, earneſtly recommend the Study of the *French* Tongue, which will both be much eaſier attained, and prove much more ſerviceable in Buſineſs, as being now almoſt the common Speech of *Europe*; and, conſequently, not only qualifying a Man to travel Abroad, and by that Means to improve his Traffic beyond the Seas, but alſo of frequent Uſe in their Shops at Home, to their great Advantage in ſerving their foreign Cuſtomers.

19. To this uſeful Study I muſt add another very neceſſary Qualification, of general Uſe to all Man-

Mankind, but more eſpecially to thoſe who are to get their Living by the Invention of their Heads, and the Work of their Hands; I mean the ingenious Art of *Drawing*; for how can he be ſuppoſed capable of performing a Piece of Work, who is not able to give a Draught of his Deſign? Or what Content is he like to give to his Employers, who cannot lay before them a Repreſentation of what they are to expect? It is to this admirable Skill that we owe both the Invention and Improvement of every uſeful Inſtrument, and every pleaſing Curioſity. Is it not ſtrange then, that an Accompliſhment ſo advantageous and neceſſary, ſhould be ſo much ſlighted and neglected, as that perhaps of fifty *Britiſh* Youths put out to Buſineſs abſolutely requiring it, ſcarce one ſhould be found therein fitly qualified? Upon which Account the Parents are not only obliged to part with larger Sums to place them out, but the young Men too, uncapable of doing their Maſter's better Buſineſs, muſt be contented to be employed in Errands, and other mean Service, till ſuch Time as they become Proficients. Our Neighbour-Nations have another Opinion of this Art, and whatever they intend their Sons for, ſeldom fail of giving them this Part of Education; and I hope that, being influenced by Conſideration and Example, and convinced by Experience, the ſame good Cuſtom will, in time, obtain in *Great Britain* alſo.

20. With this Art of *Drawing*, ſome Profeſſions may require a little Skill in *Mathematics*; but as this is not ſo generally needful, I ſhall content myſelf with having only mentioned it.

21. And

21. And now, if it ſhould be objected that theſe Attainments will not take up all the Time a Youth has for Learning before he is put out Apprentice, without urging that I am afraid few go Abroad ſo well furniſhed, I may anſwer, that there are other Things an *Engliſh* Scholar may be inſtructed in, as *Geography*, *Chronology*, and *Hiſtory*; and, above all, a good *narrative Style*, or a Facility of expreſſing himſelf handſomely by Letter; and theſe ſure are Parts of Knowledge which will turn to much more Account than all *Lilly*'s Rules and Exceptions; and will make him more capable of Converſation, as well as Buſineſs, than if his Head were furniſhed with a few *Latin* Words and Phraſes, which he would ſoon forget, or never be able to make a right Uſe of. As for the fabulous Hiſtory of the Gods and Heroes of the Poets, if that Knowledge is to be inſiſted on, it may be as well learned in *Engliſh*; for the *Pantheon*, or *Dr.* King's *Hiſtory of the Heathen Gods*, will give ſufficient Light into the whole *Pagan* Theology; and *Dryden*, *Pope*, and other *Engliſh* Poets, have ſung all the Fables of Antiquity in our native Language.

22. If whilſt young Men are learning theſe ſeveral Accompliſhments, they are removed from the *Writing-ſchool* (though they may very well be carrying on their Improvements there at the ſame Time, and indeed, if there were proper Encouragements given, all theſe things might be there taught) it will be neceſſary before they go out to Buſineſs, they ſhould return again, both to brighten up their *Writing*, and to finiſh them in *Accompts*; which laſt, as it is the ſooneſt of all other Things forgot, without Practice, eſpecially when taught (as it too frequently is) without Reaſon and Demonſtration, ſo it ſhould

ſhould be always the laſt Attainment; and a young Man, having added a competent Knowledge in that Art to his other Acquirements, cannot but make his Entrance into the World with Advantage: when, if good Manners and Virtue alſo join his Accompliſhments, he will hardly fail of good Uſage and Encouragement from the Maſter he ſerves, the utmoſt Endearments of his Friends and Relations, Civility and Reſpect from all about him, in himſelf an inward Satisfaction, and, what will undoubtedly crown all, God's Bleſſing and Protection.

23. I have thus thrown together a few Hints on *Education*, as they have occurred to my Thoughts, which I humbly ſubmit to the Conſideration of the Public: I would only add, that as I have ſucceſsfully tried what I here offer, ſo I would rather have it looked upon as an Account of the Practice of my *School*, than a deſigned Treatiſe on the Subject.

FINIS.